

## **EXHIBIT C**

AUG.31.2007 07:49

#7820 P.002

Report ID: rxr75acu(PSPRD69)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 1  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	08/30/2007

## Review Calculation

Review Frozen Minimums

Review LTD

Review Warning: Employee over age 65, actuarial adjustment review needed

Review Alternate Benefit Eligibility

## Calculation Messages

Warning: Employee over age 65, actuarial adjustment review needed

## Employee Information

Bilello, Frank J  
25 Riverdale Pkwy  
Riverdale, NJ 07457Employee ID  
Sex  
Birthdate  
Male  
09/08/1941

## Plan Overrides

Assumed Earnings Amt:	\$0.00	Assumed Hours Amt:	0.000000
Wage Base Escalation Rate:	0.000000	Assumed CPI Pct Inc:	0.000000
Assumed Salary Scale Pct Incr:	0.000000	Assumed Contributions Pct:	0.000000
Grant Full Service Credit:		N Spouse Eligibility Override:	
Beneficiary DOB Override:		Beneficiary SEX Override:	

## Beneficiary Information

PLAN: Spouse Eligibility:  
CONTINGENT: Beneficiary Name:  
Beneficiary DOB :  
Beneficiary SEX :

## Plan Eligibility History

Eff Date	Payr	Bank	Employee	Indx	Flag	Status	Action	Reason	Ever	U.S.	Standard
									Seasonal	Paid	Hours
01/01/1997	C	A	CNV				ACT	Conversion - Active BE	N	Y	35.00

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#7820 P.003

Report ID: rxr75acu(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 2  
Run Date 08/31/2007  
Run Time 14:40:58

-----				Calculation Name EST040589		As of Date 08/31/2007		
Plan Name	QMB	Social Security	Calc Date 08/31/2007	Employee	Bilello, Frank J	Reason Code	Termination	
Employee ID			Calc Time 14:36:45			Event Date	08/30/2007	
BCD Dt	18/01/2007							
LS Dt	10/01/2007							
05/07/1997	C	A	PAY	MER	Merit	N	Y	35.00
09/27/1997	C	A	DTA	NCR	New/Changed Job Responsibility	N	Y	35.00
11/05/1997	C	A	PAY	MER	Merit	N	Y	35.00
03/25/1998	C	P	PLA	MLP	Medical	N	Y	35.00
04/30/1998	C	A	RFL	PLA	Return From Paid Leave	N	Y	35.00
01/27/1999	C	A	DTA	RPF	Performance Change	N	Y	35.00
11/03/1999	C	A	PAY	MER	Merit	N	Y	35.00
07/11/2000	C	P	PLA	MLP	Medical	N	Y	35.00
12/04/2000	C	A	RFL	RFL	Return From Leave	N	Y	35.00
05/01/2001	C	A	PAY	MER	Merit	N	Y	35.00
08/07/2001	C	P	PLA	DIS	Disability	N	Y	35.00
10/09/2001	C	A	RFL	RFL	Return from Paid Leave	N	Y	35.00
01/01/2002	C	A	RFL	RFL	Return from Paid Leave	N	Y	35.00
08/01/2002	C	A	PAY	MER	Merit	N	Y	35.00
08/08/2003	C	A	DTA	WLO	Work Location Change	N	Y	35.00
02/14/2003	C	P	PLA	DIS	Disability	N	Y	35.00
04/28/2003	C	A	RFL	RFL	Return from Paid Leave	N	Y	35.00
07/11/2003	C	A	DTA	ADG	Adjustment to Grade	N	Y	35.00
08/08/2003	C	P	PLA	DIS	Disability	N	Y	35.00
10/14/2003	C	A	RFL	RFL	Return from Paid Leave	N	Y	35.00
10/21/2003	C	A	DTA	WLO	Work Location Change	N	Y	35.00
10/21/2003	C	A	DTA	WLO	Work Location Change	N	Y	35.00
01/01/2004	C	A	DTA	WLO	Work Location Change	N	Y	35.00
03/05/2004	C	P	PLA	DIS	Disability	N	Y	35.00
03/22/2004	C	A	RFL	RFL	Return from Paid Leave	N	Y	35.00
03/29/2004	C	P	PLA	DIS	Disability	N	Y	35.00
07/01/2004	C	P	DTA	HRS	Standard Hours Change	N	Y	40.00
05/01/2004	C	L	LIO	LTD	LTD without Medicare	N	Y	40.00
01/01/2005	C	L	DTA	WLO	Work Location Change	N	Y	40.00
03/16/2005	C	L	DTA	WLO	Work Location Change	N	Y	40.00
07/01/2005	C	L	DTA	WLO	Work Location Change	N	Y	40.00
03/16/2006	C	L	DTA	WLO	Work Location Change	N	Y	40.00
05/01/2006	C	L	LTO	CBR	Cash Balance Reduction	N	Y	40.00
01/01/2007	C	L	CNV	CNV	Conversion	N	Y	40.00

## Salary History

EFF Date	Salary
01/01/1997	95000.00
05/07/1997	101000.00
11/05/1997	106000.00
11/03/1999	110500.00
05/01/2001	116000.00
08/01/2002	122000.00

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Report ID: RXY75aCV(PSPPRDE9) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 3  
Run Date 08/21/2007  
Run Time 14:40:58

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Plan Name: CMS Calculation Name: EST040589 As of Date: 08/31/2007  
Employee ID: Social Security Employee: Silello, Frank J  
BCD Dt: 10/01/2007 Calc Date: 08/21/2007 Reason Code: Termination  
LS Dt: 10/01/2007 Calc Time: 14:35:45 Event Date: 09/30/2007  
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## Consolidated Earnings

End Date	Accumulated Earnings	Generated Earnings	Adjusted Earnings	Override Earnings	Override Indicator
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#7820 P.005

Report ID: rkr75acu(PSPPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 4  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040509	As of Date	08/21/2007
Employee ID	00000000000000000000000000000000	Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

## Service

## CMB-Eligibility Svc

47.221 years and days as of Event Date (09/30/2007)

Period Start	Process Through	Period End	Days	Breaks for Period	Accumulated Breaks	Service w/ Breaks	Service w/o Breaks	Service Adjustment	Accumulated Service
12/31/1996	12/31/1996	12/31/1996	0	0.000	0.000	36.311	36.311	0.000	36.311
01/01/1997	01/31/1997	01/31/1997	31	0.000	0.000	0.031	0.031	0.000	36.342
02/01/1997	02/28/1997	02/28/1997	28	0.000	0.000	0.028	0.028	0.000	37.005
03/01/1997	03/31/1997	03/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.036
04/01/1997	04/30/1997	04/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.066
05/01/1997	05/31/1997	05/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.097
06/01/1997	06/30/1997	06/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.127
07/01/1997	07/31/1997	07/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.158
08/01/1997	08/31/1997	08/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.189
09/01/1997	09/30/1997	09/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.219
10/01/1997	10/31/1997	10/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.250
11/01/1997	11/30/1997	11/30/1997	30	0.000	0.000	0.030	0.030	0.000	37.280
12/01/1997	12/31/1997	12/31/1997	31	0.000	0.000	0.031	0.031	0.000	37.311
01/01/1998	01/31/1998	01/31/1998	31	0.000	0.000	0.031	0.031	0.000	37.342
02/01/1998	02/28/1998	02/28/1998	28	0.000	0.000	0.028	0.028	0.000	38.005
03/01/1998	03/31/1998	03/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.036
04/01/1998	04/30/1998	04/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.066
05/01/1998	05/31/1998	05/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.097
06/01/1998	06/30/1998	06/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.127
07/01/1998	07/31/1998	07/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.158
08/01/1998	08/31/1998	08/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.189
09/01/1998	09/30/1998	09/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.219
10/01/1998	10/31/1998	10/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.250
11/01/1998	11/30/1998	11/30/1998	30	0.000	0.000	0.030	0.030	0.000	38.280
12/01/1998	12/31/1998	12/31/1998	31	0.000	0.000	0.031	0.031	0.000	38.311
01/01/1999	01/31/1999	01/31/1999	31	0.000	0.000	0.031	0.031	0.000	38.342
02/01/1999	02/28/1999	02/28/1999	28	0.000	0.000	0.028	0.028	0.000	39.005
03/01/1999	03/31/1999	03/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.036
04/01/1999	04/30/1999	04/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.066
05/01/1999	05/31/1999	05/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.097
06/01/1999	06/30/1999	06/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.127
07/01/1999	07/31/1999	07/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.158
08/01/1999	08/31/1999	08/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.189
09/01/1999	09/30/1999	09/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.219
10/01/1999	10/31/1999	10/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.250
11/01/1999	11/30/1999	11/30/1999	30	0.000	0.000	0.030	0.030	0.000	39.280
12/01/1999	12/31/1999	12/31/1999	31	0.000	0.000	0.031	0.031	0.000	39.311
01/01/2000	01/31/2000	01/31/2000	31	0.000	0.000	0.031	0.031	0.000	39.342
02/01/2000	02/29/2000	02/29/2000	29	0.000	0.000	0.029	0.029	0.000	40.006
03/01/2000	03/31/2000	03/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.037
04/01/2000	04/30/2000	04/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.067
05/01/2000	05/31/2000	05/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.098
06/01/2000	06/30/2000	06/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.128
07/01/2000	07/31/2000	07/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.159
08/01/2000	08/31/2000	08/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.190
09/01/2000	09/30/2000	09/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.220
10/01/2000	10/31/2000	10/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.251
11/01/2000	11/30/2000	11/30/2000	30	0.000	0.000	0.030	0.030	0.000	40.281
12/01/2000	12/31/2000	12/31/2000	31	0.000	0.000	0.031	0.031	0.000	40.312
01/01/2001	01/31/2001	01/31/2001	31	0.000	0.000	0.031	0.031	0.000	40.343

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JPMorgan Chase CALCULATION WORKSHEET								Page No. 5
								Run Date 08/21/2007
								Run Time 14:40:58
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Bilalco, Frank J	
Employee ID		Social Security		Reason Code	Termination			
BCD Dt	10/01/2007	Calc Date	08/21/2007	Event Date	09/30/2007			
LS Dt	10/01/2007	Calc Time	14:35:45					
02/01/2001	02/28/2001	02/28/2001	28	0.000	0.000	0.028	0.028	0.000 41.006
03/01/2001	03/31/2001	03/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.037
04/01/2001	04/30/2001	04/30/2001	30	0.000	0.000	0.030	0.030	0.000 41.067
05/01/2001	05/31/2001	05/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.098
06/01/2001	06/30/2001	06/30/2001	30	0.000	0.000	0.030	0.030	0.000 41.128
07/01/2001	07/31/2001	07/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.159
08/01/2001	08/31/2001	08/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.190
09/01/2001	09/30/2001	09/30/2001	30	0.000	0.000	0.030	0.030	0.000 41.220
10/01/2001	10/31/2001	10/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.251
11/01/2001	11/30/2001	11/30/2001	30	0.000	0.000	0.030	0.030	0.000 41.281
12/01/2001	12/31/2001	12/31/2001	31	0.000	0.000	0.031	0.031	0.000 41.312
01/01/2002	01/31/2002	01/31/2002	31	0.000	0.000	0.031	0.031	0.000 41.343
02/01/2002	02/28/2002	02/28/2002	28	0.000	0.000	0.028	0.028	0.000 42.006
03/01/2002	03/31/2002	03/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.037
04/01/2002	04/30/2002	04/30/2002	30	0.000	0.000	0.030	0.030	0.000 42.067
05/01/2002	05/31/2002	05/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.098
06/01/2002	06/30/2002	06/30/2002	30	0.000	0.000	0.030	0.030	0.000 42.128
07/01/2002	07/31/2002	07/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.159
08/01/2002	08/31/2002	08/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.190
09/01/2002	09/30/2002	09/30/2002	30	0.000	0.000	0.030	0.030	0.000 42.220
10/01/2002	10/31/2002	10/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.251
11/01/2002	11/30/2002	11/30/2002	30	0.000	0.000	0.030	0.030	0.000 42.281
12/01/2002	12/31/2002	12/31/2002	31	0.000	0.000	0.031	0.031	0.000 42.312
01/01/2003	01/31/2003	01/31/2003	31	0.000	0.000	0.031	0.031	0.000 42.343
02/01/2003	02/28/2003	02/28/2003	28	0.000	0.000	0.028	0.028	0.000 43.006
03/01/2003	03/31/2003	03/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.037
04/01/2003	04/30/2003	04/30/2003	30	0.000	0.000	0.030	0.030	0.000 43.067
05/01/2003	05/31/2003	05/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.098
06/01/2003	06/30/2003	06/30/2003	30	0.000	0.000	0.030	0.030	0.000 43.128
07/01/2003	07/31/2003	07/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.159
08/01/2003	08/31/2003	08/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.190
09/01/2003	09/30/2003	09/30/2003	30	0.000	0.000	0.030	0.030	0.000 43.220
10/01/2003	10/31/2003	10/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.251
11/01/2003	11/30/2003	11/30/2003	30	0.000	0.000	0.030	0.030	0.000 43.281
12/01/2003	12/31/2003	12/31/2003	31	0.000	0.000	0.031	0.031	0.000 43.312
01/01/2004	01/31/2004	01/31/2004	31	0.000	0.000	0.031	0.031	0.000 43.343
02/01/2004	02/28/2004	02/28/2004	28	0.000	0.000	0.029	0.029	0.000 44.007
03/01/2004	03/31/2004	03/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.038
04/01/2004	04/30/2004	04/30/2004	30	0.000	0.000	0.030	0.030	0.000 44.068
05/01/2004	05/31/2004	05/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.099
06/01/2004	06/30/2004	06/30/2004	30	0.000	0.000	0.030	0.030	0.000 44.128
07/01/2004	07/31/2004	07/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.160
08/01/2004	08/31/2004	08/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.191
09/01/2004	09/30/2004	09/30/2004	30	0.000	0.000	0.030	0.030	0.000 44.221
10/01/2004	10/31/2004	10/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.252
11/01/2004	11/30/2004	11/30/2004	30	0.000	0.000	0.030	0.030	0.000 44.282
12/01/2004	12/31/2004	12/31/2004	31	0.000	0.000	0.031	0.031	0.000 44.313
01/01/2005	01/31/2005	01/31/2005	31	0.000	0.000	0.031	0.031	0.000 44.344
02/01/2005	02/28/2005	02/28/2005	28	0.000	0.000	0.028	0.028	0.000 45.007
03/01/2005	03/31/2005	03/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.038
04/01/2005	04/30/2005	04/30/2005	30	0.000	0.000	0.030	0.030	0.000 45.068
05/01/2005	05/31/2005	05/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.099
06/01/2005	06/30/2005	06/30/2005	30	0.000	0.000	0.030	0.030	0.000 45.128
07/01/2005	07/31/2005	07/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.160
08/01/2005	08/31/2005	08/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.191
09/01/2005	09/30/2005	09/30/2005	30	0.000	0.000	0.030	0.030	0.000 45.221
10/01/2005	10/31/2005	10/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.252
11/01/2005	11/30/2005	11/30/2005	30	0.000	0.000	0.030	0.030	0.000 45.282
12/01/2005	12/31/2005	12/31/2005	31	0.000	0.000	0.031	0.031	0.000 45.313
01/01/2006	01/31/2006	01/31/2006	31	0.000	0.000	0.031	0.031	0.000 45.344
02/01/2006	02/28/2006	02/28/2006	28	0.000	0.000	0.028	0.028	0.000 46.007
03/01/2006	03/31/2006	03/31/2006	31	0.000	0.000	0.031	0.031	0.000 46.038
04/01/2006	04/30/2006	04/30/2006	30	0.000	0.000	0.030	0.030	0.000 46.068
05/01/2006	05/31/2006	05/31/2006	31	0.000	0.000	0.031	0.031	0.000 46.099

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Report ID: rxr75acv(PSPRDSS)				JPMorgan Chase CALCULATION WORKSHEET				Page No. 6 Run Date 08/21/2007 Run Time 14:40:58			
Plan Name	CNE	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Bilalco, Frank J	Reason Code	Termination	Event Date	09/30/2007
Employee ID		Social Security									
SCD Dt	10/01/2007	Calc Date	08/21/2007								
LS Dt	10/01/2007	Calc Time	14:35:45								
-----				Calculation Name	EST040589						
06/01/2006	06/30/2006	06/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.129		
07/01/2006	07/31/2006	07/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.160		
08/01/2006	08/31/2006	08/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.191		
09/01/2006	09/30/2006	09/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.221		
10/01/2006	10/31/2006	10/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.252		
11/01/2006	11/30/2006	11/30/2006	30	0.000	0.000	0.030	0.030	0.000	46.282		
12/01/2006	12/31/2006	12/31/2006	31	0.000	0.000	0.031	0.031	0.000	46.313		
01/01/2007	01/31/2007	01/31/2007	31	0.000	0.000	0.031	0.031	0.000	46.344		
02/01/2007	02/28/2007	02/28/2007	28	0.000	0.000	0.028	0.028	0.000	47.007		
03/01/2007	03/31/2007	03/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.038		
04/01/2007	04/30/2007	04/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.068		
05/01/2007	05/31/2007	05/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.099		
06/01/2007	06/30/2007	06/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.129		
07/01/2007	07/31/2007	07/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.160		
08/01/2007	08/31/2007	08/31/2007	31	0.000	0.000	0.031	0.031	0.000	47.191		
09/01/2007	09/30/2007	09/30/2007	30	0.000	0.000	0.030	0.030	0.000	47.221		

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#7820 P.006

Report ID: xxr75acu(PSPRD69)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 7  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bialek, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:25:45	Event Date	09/30/2007

CMB-Pay Credit Service									
47.221 years and days as of Event Date (09/30/2007)									
Period	Process	Period End	Days	Breaks	Accumulated Service	Service	Service	Accumulated	
Start	Through		for Period	Breaks	w/ Breaks	w/o Breaks	Adjustment	Service	
12/31/1996	12/31/1996	12/31/1996	0	0.000	0.000	36.311	0.000	36.311	
01/01/1997	01/31/1997	01/31/1997	31	0.000	0.000	0.031	0.031	0.000	
02/01/1997	02/28/1997	02/28/1997	28	0.000	0.000	0.028	0.028	0.000	
03/01/1997	03/31/1997	03/31/1997	31	0.000	0.000	0.031	0.031	0.000	
04/01/1997	04/30/1997	04/30/1997	30	0.000	0.000	0.030	0.030	0.000	
05/01/1997	05/31/1997	05/31/1997	31	0.000	0.000	0.031	0.031	0.000	
06/01/1997	06/30/1997	06/30/1997	30	0.000	0.000	0.030	0.030	0.000	
07/01/1997	07/31/1997	07/31/1997	31	0.000	0.000	0.031	0.031	0.000	
08/01/1997	08/31/1997	08/31/1997	31	0.000	0.000	0.031	0.031	0.000	
09/01/1997	09/30/1997	09/30/1997	30	0.000	0.000	0.030	0.030	0.000	
10/01/1997	10/31/1997	10/31/1997	31	0.000	0.000	0.031	0.031	0.000	
11/01/1997	11/30/1997	11/30/1997	30	0.000	0.000	0.030	0.030	0.000	
12/01/1997	12/31/1997	12/31/1997	31	0.000	0.000	0.031	0.031	0.000	
01/01/1998	01/31/1998	01/31/1998	31	0.000	0.000	0.031	0.031	0.000	
02/01/1998	02/28/1998	02/28/1998	28	0.000	0.000	0.028	0.028	0.000	
03/01/1998	03/31/1998	03/31/1998	31	0.000	0.000	0.031	0.031	0.000	
04/01/1998	04/30/1998	04/30/1998	30	0.000	0.000	0.030	0.030	0.000	
05/01/1998	05/31/1998	05/31/1998	31	0.000	0.000	0.031	0.031	0.000	
06/01/1998	06/30/1998	06/30/1998	30	0.000	0.000	0.030	0.030	0.000	
07/01/1998	07/31/1998	07/31/1998	31	0.000	0.000	0.031	0.031	0.000	
08/01/1998	08/31/1998	08/31/1998	31	0.000	0.000	0.031	0.031	0.000	
09/01/1998	09/30/1998	09/30/1998	30	0.000	0.000	0.030	0.030	0.000	
10/01/1998	10/31/1998	10/31/1998	31	0.000	0.000	0.031	0.031	0.000	
11/01/1998	11/30/1998	11/30/1998	30	0.000	0.000	0.030	0.030	0.000	
12/01/1998	12/31/1998	12/31/1998	31	0.000	0.000	0.031	0.031	0.000	
01/01/1999	01/31/1999	01/31/1999	31	0.000	0.000	0.031	0.031	0.000	
02/01/1999	02/28/1999	02/28/1999	28	0.000	0.000	0.028	0.028	0.000	
03/01/1999	03/31/1999	03/31/1999	31	0.000	0.000	0.031	0.031	0.000	
04/01/1999	04/30/1999	04/30/1999	30	0.000	0.000	0.030	0.030	0.000	
05/01/1999	05/31/1999	05/31/1999	31	0.000	0.000	0.031	0.031	0.000	
06/01/1999	06/30/1999	06/30/1999	30	0.000	0.000	0.030	0.030	0.000	
07/01/1999	07/31/1999	07/31/1999	31	0.000	0.000	0.031	0.031	0.000	
08/01/1999	08/31/1999	08/31/1999	31	0.000	0.000	0.031	0.031	0.000	
09/01/1999	09/30/1999	09/30/1999	30	0.000	0.000	0.030	0.030	0.000	
10/01/1999	10/31/1999	10/31/1999	31	0.000	0.000	0.031	0.031	0.000	
11/01/1999	11/30/1999	11/30/1999	30	0.000	0.000	0.030	0.030	0.000	
12/01/1999	12/31/1999	12/31/1999	31	0.000	0.000	0.031	0.031	0.000	
01/01/2000	01/31/2000	01/31/2000	31	0.000	0.000	0.031	0.031	0.000	
02/01/2000	02/28/2000	02/28/2000	28	0.000	0.000	0.028	0.028	0.000	
03/01/2000	03/31/2000	03/31/2000	31	0.000	0.000	0.031	0.031	0.000	
04/01/2000	04/30/2000	04/30/2000	30	0.000	0.000	0.030	0.030	0.000	
05/01/2000	05/31/2000	05/31/2000	31	0.000	0.000	0.031	0.031	0.000	
06/01/2000	06/30/2000	06/30/2000	30	0.000	0.000	0.030	0.030	0.000	
07/01/2000	07/31/2000	07/31/2000	31	0.000	0.000	0.031	0.031	0.000	
08/01/2000	08/31/2000	08/31/2000	31	0.000	0.000	0.031	0.031	0.000	
09/01/2000	09/30/2000	09/30/2000	30	0.000	0.000	0.030	0.030	0.000	
10/01/2000	10/31/2000	10/31/2000	31	0.000	0.000	0.031	0.031	0.000	
11/01/2000	11/30/2000	11/30/2000	30	0.000	0.000	0.030	0.030	0.000	
12/01/2000	12/31/2000	12/31/2000	31	0.000	0.000	0.031	0.031	0.000	
01/01/2001	01/31/2001	01/31/2001	31	0.000	0.000	0.031	0.031	0.000	
02/01/2001	02/28/2001	02/28/2001	28	0.000	0.000	0.028	0.028	0.000	
03/01/2001	03/31/2001	03/31/2001	31	0.000	0.000	0.031	0.031	0.000	
04/01/2001	04/30/2001	04/30/2001	30	0.000	0.000	0.030	0.030	0.000	
05/01/2001	05/31/2001	05/31/2001	31	0.000	0.000	0.031	0.031	0.000	
06/01/2001	06/30/2001	06/30/2001	30	0.000	0.000	0.030	0.030	0.000	
07/01/2001	07/31/2001	07/31/2001	31	0.000	0.000	0.031	0.031	0.000	
08/01/2001	08/31/2001	08/31/2001	31	0.000	0.000	0.031	0.031	0.000	

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#7820 P.009

JPMorgan Chase CALCULATION WORKSHEET									Page No. 8
									Run Date 09/21/2007
									Run Time 14:40:58
Plan Name	CMB	Calculation Name	EST040589		As of Date	08/21/2007			
Employee ID		Social Security			Employee	Bilello, Frank J			
BCD Dt	10/01/2007	Calc Date	08/21/2007		Reason Code	Termination			
LS Dt	10/01/2007	Calc Time	14:35:45		Event Date	09/30/2007			
09/01/2001	09/30/2001	09/30/2001	30	0.000	0.000	0.030	0.000	41.220	
10/01/2001	10/31/2001	10/31/2001	31	0.000	0.000	0.031	0.000	41.251	
11/01/2001	11/30/2001	11/30/2001	30	0.000	0.000	0.030	0.000	41.381	
12/01/2001	12/31/2001	12/31/2001	31	0.000	0.000	0.031	0.000	41.312	
01/01/2002	01/31/2002	01/31/2002	31	0.000	0.000	0.031	0.000	41.343	
02/01/2002	02/28/2002	02/28/2002	28	0.000	0.000	0.028	0.000	41.006	
03/01/2002	03/31/2002	03/31/2002	31	0.000	0.000	0.031	0.000	42.037	
04/01/2002	04/30/2002	04/30/2002	30	0.000	0.000	0.030	0.000	42.067	
05/01/2002	05/31/2002	05/31/2002	31	0.000	0.000	0.031	0.000	42.098	
06/01/2002	06/30/2002	06/30/2002	30	0.000	0.000	0.030	0.000	42.128	
07/01/2002	07/31/2002	07/31/2002	31	0.000	0.000	0.031	0.000	42.159	
08/01/2002	08/31/2002	08/31/2002	31	0.000	0.000	0.031	0.000	42.190	
09/01/2002	09/30/2002	09/30/2002	30	0.000	0.000	0.030	0.000	42.220	
10/01/2002	10/31/2002	10/31/2002	31	0.000	0.000	0.031	0.000	42.251	
11/01/2002	11/30/2002	11/30/2002	30	0.000	0.000	0.030	0.000	42.281	
12/01/2002	12/31/2002	12/31/2002	31	0.000	0.000	0.031	0.000	42.312	
01/01/2003	01/31/2003	01/31/2003	31	0.000	0.000	0.031	0.000	42.343	
02/01/2003	02/28/2003	02/28/2003	28	0.000	0.000	0.028	0.000	43.006	
03/01/2003	03/31/2003	03/31/2003	31	0.000	0.000	0.031	0.000	43.037	
04/01/2003	04/30/2003	04/30/2003	30	0.000	0.000	0.030	0.000	43.067	
05/01/2003	05/31/2003	05/31/2003	31	0.000	0.000	0.031	0.000	43.098	
06/01/2003	06/30/2003	06/30/2003	30	0.000	0.000	0.030	0.000	43.128	
07/01/2003	07/31/2003	07/31/2003	31	0.000	0.000	0.031	0.000	43.159	
08/01/2003	08/31/2003	08/31/2003	31	0.000	0.000	0.031	0.000	43.190	
09/01/2003	09/30/2003	09/30/2003	30	0.000	0.000	0.030	0.000	43.220	
10/01/2003	10/31/2003	10/31/2003	31	0.000	0.000	0.031	0.000	43.251	
11/01/2003	11/30/2003	11/30/2003	30	0.000	0.000	0.030	0.000	43.281	
12/01/2003	12/31/2003	12/31/2003	31	0.000	0.000	0.031	0.000	43.312	
01/01/2004	01/31/2004	01/31/2004	31	0.000	0.000	0.031	0.000	43.343	
02/01/2004	02/28/2004	02/28/2004	28	0.000	0.000	0.029	0.000	44.007	
03/01/2004	03/31/2004	03/31/2004	31	0.000	0.000	0.031	0.000	44.038	
04/01/2004	04/30/2004	04/30/2004	30	0.000	0.000	0.030	0.000	44.068	
05/01/2004	05/31/2004	05/31/2004	31	0.000	0.000	0.031	0.000	44.099	
06/01/2004	06/30/2004	06/30/2004	30	0.000	0.000	0.030	0.000	44.129	
07/01/2004	07/31/2004	07/31/2004	31	0.000	0.000	0.031	0.000	44.160	
08/01/2004	08/31/2004	08/31/2004	31	0.000	0.000	0.031	0.000	44.191	
09/01/2004	09/30/2004	09/30/2004	30	0.000	0.000	0.030	0.000	44.221	
10/01/2004	10/31/2004	10/31/2004	31	0.000	0.000	0.031	0.000	44.252	
11/01/2004	11/30/2004	11/30/2004	30	0.000	0.000	0.030	0.000	44.282	
12/01/2004	12/31/2004	12/31/2004	31	0.000	0.000	0.031	0.000	44.313	
01/01/2005	01/31/2005	01/31/2005	31	0.000	0.000	0.031	0.000	44.344	
02/01/2005	02/28/2005	02/28/2005	28	0.000	0.000	0.028	0.000	45.007	
03/01/2005	03/31/2005	03/31/2005	31	0.000	0.000	0.031	0.000	45.038	
04/01/2005	04/30/2005	04/30/2005	30	0.000	0.000	0.030	0.000	45.068	
05/01/2005	05/31/2005	05/31/2005	31	0.000	0.000	0.031	0.000	45.099	
06/01/2005	06/30/2005	06/30/2005	30	0.000	0.000	0.030	0.000	45.129	
07/01/2005	07/31/2005	07/31/2005	31	0.000	0.000	0.031	0.000	45.160	
08/01/2005	08/31/2005	08/31/2005	31	0.000	0.000	0.031	0.000	45.191	
09/01/2005	09/30/2005	09/30/2005	30	0.000	0.000	0.030	0.000	45.221	
10/01/2005	10/31/2005	10/31/2005	31	0.000	0.000	0.031	0.000	45.252	
11/01/2005	11/30/2005	11/30/2005	30	0.000	0.000	0.030	0.000	45.282	
12/01/2005	12/31/2005	12/31/2005	31	0.000	0.000	0.031	0.000	45.313	
01/01/2006	01/31/2006	01/31/2006	31	0.000	0.000	0.031	0.000	45.344	
02/01/2006	02/28/2006	02/28/2006	28	0.000	0.000	0.028	0.000	46.007	
03/01/2006	03/31/2006	03/31/2006	31	0.000	0.000	0.031	0.000	46.038	
04/01/2006	04/30/2006	04/30/2006	30	0.000	0.000	0.030	0.000	46.068	
05/01/2006	05/31/2006	05/31/2006	31	0.000	0.000	0.031	0.000	46.099	
06/01/2006	06/30/2006	06/30/2006	30	0.000	0.000	0.030	0.000	46.129	
07/01/2006	07/31/2006	07/31/2006	31	0.000	0.000	0.031	0.000	46.160	
08/01/2006	08/31/2006	08/31/2006	31	0.000	0.000	0.031	0.000	46.191	
09/01/2006	09/30/2006	09/30/2006	30	0.000	0.000	0.030	0.000	46.221	
10/01/2006	10/31/2006	10/31/2006	31	0.000	0.000	0.031	0.000	46.252	
11/01/2006	11/30/2006	11/30/2006	30	0.000	0.000	0.030	0.000	46.282	
12/01/2006	12/31/2006	12/31/2006	31	0.000	0.000	0.031	0.000	46.313	

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#7820 P.010

Report ID: rwr75adv (PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 9  
 Run Date 09/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	As of Date	
Employee ID	Redacted	Social Security	Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	Event Date	09/30/2007
-----				
01/01/2007	01/31/2007	01/31/2007 31 0.000 0.000 0.031 0.031 0.000 46.344		
02/01/2007	02/28/2007	02/28/2007 28 0.000 0.000 0.028 0.028 0.000 47.007		
03/01/2007	03/31/2007	03/31/2007 31 0.000 0.000 0.031 0.031 0.000 47.038		
04/01/2007	04/30/2007	04/30/2007 30 0.000 0.000 0.030 0.030 0.000 47.058		
05/01/2007	05/31/2007	05/31/2007 31 0.000 0.000 0.031 0.031 0.000 47.099		
06/01/2007	06/30/2007	06/30/2007 30 0.000 0.000 0.030 0.030 0.000 47.129		
07/01/2007	07/31/2007	07/31/2007 31 0.000 0.000 0.031 0.031 0.000 47.160		
08/01/2007	08/31/2007	08/31/2007 31 0.000 0.000 0.031 0.031 0.000 47.191		
09/01/2007	09/30/2007	09/30/2007 30 0.000 0.000 0.030 0.030 0.000 47.221		

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#7820 P.011

Report ID: rxr75acu (PSPRD89) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 10  
Run Date 08/21/2007  
Run Time 14:40:58

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		Calculation Name EST040589			
Plan Name	CNB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/31/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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Total hJPM FAP Cred. Svc  
0/00 years and months as of Event Date ( )

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#7820 P.012

Report ID: rxr?Sacu(P6PRD89) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 11  
Run Date 08/21/2007  
Run Time 14:40:58

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Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
Employee ID Social Security Employee Bilello, Frank J  
BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
-----

Total hJPM RAP Btc Elig Svc  
0/00 years and months as of Event Date ( )

Final Average Earnings

AUG.31.2007 07:51

#7820 P.013

Report ID: zxr75acu(FSPAD99) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 12  
 Employee ID: Social Security Run Date 09/21/2007  
 ECO Dt: 10/01/2007 Calc Date 08/21/2007 Run Time 14:40:56  
 LS Dt: 10/01/2007 Calc Time 14:35:45

-----  
 Calculation Name EST040589 As of Date 08/21/2007  
 Employee Bilello, Frank J  
 Reason Code Termination  
 Event Date 09/30/2007

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Vesting  
 -----  
 100% vested as of Event Date (09/30/2007)

Age Adjustment Factors  
 -----  
 Chase 88 Retiree ERF at BCD Adjustment Factor = 1.000000  
 Chase 88 TV ERF at BCD Adjustment Factor = 1.000000  
 Chase 88 Retiree ERF at LSD Adjustment Factor = 1.000000  
 Chase 88 TV ERF at LSD Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-BCD Adjustment Factor = 1.000000  
 Qtrly ERF Bl at BCD-Dwn Adjustment Factor = 0.994863  
 Qtrly ERF Bl at BCD-Dwn Adjustment Factor = 0.994863  
 Qtrly ERF Bl at LSD-Dwn Adjustment Factor = 0.994863  
 Qtrly ERF Bl at LSD-Dwn Adjustment Factor = 0.994863  
 Banc One ERF at BCD Adjustment Factor = 0.000000  
 Banc One ERF at LSD Adjustment Factor = 1.000000  
 Chem 90 frozen min ERF Adjustment Factor = 1.000000  
 Chem 90 frozen min ERF LSD Adjustment Factor = 1.000000  
 Chem 96 froz min ERF Retirees Adjustment Factor = 1.000000  
 Chemical 96 PRF TV LSD Adjustment Factor = 1.000000  
 Chemical 96 PRF TV LSD Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-AGRD 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-AGRR 3 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-AGBU 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-AGLD 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-AGLR 3 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 62-ACLU 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGBD 6 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGED Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGBR 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-ACBU 6 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGBU Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-ACLD 6 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGLD Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGLR 4 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGLU 6 Adjustment Factor = 1.000000  
 Actuarial Equiv ERF 65-AGLU Adjustment Factor = 1.000000  
 ERF 65 - BCD+1Month Round Down Adjustment Factor = 1.000000  
 ERF 65 - BCD+1Month Round Up Adjustment Factor = 1.000000  
 Act Equiv UP84 ERF 62-AGBD 3 Adjustment Factor = 1.000000  
 Act Equiv UP84 ERF 62-AGEU 3 Adjustment Factor = 1.000000  
 Act Equiv UP84 ERF 65-AGBD 3 Adjustment Factor = 1.000000  
 Act Equiv UP84 ERF 65-AGBU 3 Adjustment Factor = 1.000000  
 Valley Nat ERF at BCD Adjustment Factor = 0.000000  
 Valley Nat ERF at LSD Adjustment Factor = 0.000000

AUG.31.2007 07:51

#7820 P.014 /045

Report ID: rxr75nau(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 13  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040599	As of Date	08/21/2007
Employee ID		Social Security		Employee	Silallo, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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Covered CompensationSocial Security

SS PIA @ 62

Social Security Retirement Age

Estimated Social Security Amount at Social Security Retirement Age

Social Security Benefit Commencement Date

Estimated Social Security Amount at Social Security Benefit Commencement Date

SS PIA @ 65

Social Security Retirement Age

Estimated Social Security Amount at Social Security Retirement Age

Social Security Benefit Commencement Date

Estimated Social Security Amount at Social Security Benefit Commencement Date

Account Balances

\$20,443.38 Accumulated as of Benefit Commencement Date for Function Result C\_97CQ\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest Rate	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
01-JAN-1997	31-JAN-1997	0	0	0	0	0.53	0	0	0	1023.08
01-FEB-1997	28-FEB-1997	1023.08	0	0	0	0.53	0	0	0	2050.87
01-MAR-1997	31-MAR-1997	2050.87	0	0	0	0.53	0	0	0	3083.38
01-APR-1997	30-APR-1997	3083.38	0	0	0	0.53	0	0	0	4631.58
01-MAY-1997	31-MAY-1997	4631.58	0	0	0	0.53	0	0	0	5708.05
01-JUN-1997	30-JUN-1997	5708.05	0	0	0	0.53	0	0	0	6821.72
01-JUL-1997	31-JUL-1997	6821.72	0	0	0	0.53	0	0	0	7540.46
01-AUG-1997	31-AUG-1997	7540.46	0	0	0	0.53	0	0	0	9064.29
01-SEP-1997	30-SEP-1997	9064.29	0	0	0	0.53	0	0	0	10737.08
01-OCT-1997	31-OCT-1997	10737.08	0	0	0	0.53	0	0	0	11873.63
01-NOV-1997	30-NOV-1997	11873.63	0	0	0	0.53	0	0	0	12042.29
01-DEC-1997	31-DEC-1997	12042.29	0	0	0	0.53	0	0	0	12423.19
01-JAN-1998	31-JAN-1998	12423.19	0	0	0	0.53	0	0	0	14306.88
01-FEB-1998	28-FEB-1998	14306.88	0	0	0	0.53	0	0	0	14370.86
01-MAR-1998	31-MAR-1998	14370.86	0	0	0	0.53	0	0	0	14435.12
01-APR-1998	30-APR-1998	14435.12	0	0	0	0.53	0	0	0	14499.67
01-MAY-1998	31-MAY-1998	14499.67	0	0	0	0.53	0	0	0	14564.51
01-JUN-1998	30-JUN-1998	14564.51	0	0	0	0.53	0	0	0	14629.64
01-JUL-1998	31-JUL-1998	14629.64	0	0	0	0.53	0	0	0	14695.06
01-AUG-1998	31-AUG-1998	14695.06	0	0	0	0.53	0	0	0	14760.72
01-SEP-1998	30-SEP-1998	14760.77	0	0	0	0.53	0	0	0	14826.78
01-OCT-1998	31-OCT-1998	14826.78	0	0	0	0.53	0	0	0	14893.08
01-NOV-1998	30-NOV-1998	14893.08	0	0	0	0.53	0	0	0	14959.68
01-DEC-1998	31-DEC-1998	14959.68	0	0	0	0.53	0	0	0	15026.58
01-JAN-1999	31-JAN-1999	15026.58	0	0	0	0.45	0	0	0	15081.9

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Report ID: rxr75acu(PSPRD89)		JPMorgan Chase CALCULATION WORKSHEET					Page No. 14		
Employee ID	QMB	Calculation Name	EST010589	As of Date	08/31/2007	Employee	Bilello, Frank J		
SSN Dt	10/01/2007	Social Security		Reason Code	Termination	Run Date	08/21/2007		
LS Dt	10/01/2007	Calc Date	08/21/2007	Calc Time	14:35:45	Event Date	09/30/2007	Run Time 14:40:58	
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01-FEB-1999	28-FEB-1999	15081.8	0	0	0	0.45	0	0	15137.22
01-MAR-1999	31-MAR-1999	15127.22	0	0	0	0.45	0	0	15192.85
01-APR-1999	30-APR-1999	15182.85	0	0	0	0.45	0	0	15248.68
01-MAY-1999	31-MAY-1999	15248.68	0	0	0	0.45	0	0	15304.72
01-JUN-1999	30-JUN-1999	15304.72	0	0	0	0.45	0	0	15360.96
01-JUL-1999	31-JUL-1999	15360.96	0	0	0	0.45	0	0	15417.41
01-AUG-1999	31-AUG-1999	15417.41	0	0	0	0.45	0	0	15474.07
01-SEP-1999	30-SEP-1999	15474.07	0	0	0	0.45	0	0	15530.93
01-OCT-1999	31-OCT-1999	15530.93	0	0	0	0.45	0	0	15588
01-NOV-1999	30-NOV-1999	15588	0	0	0	0.45	0	0	15645.28
01-DEC-1999	31-DEC-1999	15645.28	0	0	0	0.45	0	0	15702.77
01-JAN-2000	31-JAN-2000	15702.77	0	0	0	0.52	0	0	15771.74
01-FEB-2000	29-FEB-2000	15771.74	0	0	0	0.52	0	0	15841.01
01-MAR-2000	31-MAR-2000	15841.01	0	0	0	0.52	0	0	15910.59
01-APR-2000	30-APR-2000	15910.59	0	0	0	0.52	0	0	15980.47
01-MAY-2000	31-MAY-2000	15980.47	0	0	0	0.52	0	0	16050.66
01-JUN-2000	30-JUN-2000	16050.66	0	0	0	0.52	0	0	16121.16
01-JUL-2000	31-JUL-2000	16121.16	0	0	70.81	0.43	0	0	16191.97
01-AUG-2000	31-AUG-2000	16191.97	0	0	71.12	0.43	0	0	16263.09
01-SEP-2000	30-SEP-2000	16263.09	0	0	71.43	0.43	0	0	16334.52
01-OCT-2000	31-OCT-2000	16334.52	0	0	71.75	0.43	0	0	16406.27
01-NOV-2000	30-NOV-2000	16406.27	0	0	72.06	0.43	0	0	16478.33
01-DEC-2000	31-DEC-2000	16478.33	0	0	72.38	0.43	0	0	16550.71
01-JAN-2001	31-JAN-2001	16550.71	0	0	81.87	0.49	0	0	16632.58
01-FEB-2001	28-FEB-2001	16632.58	0	0	82.27	0.49	0	0	16714.95
01-MAR-2001	31-MAR-2001	16714.95	0	0	82.68	0.49	0	0	16797.53
01-APR-2001	30-APR-2001	16797.53	0	0	83.09	0.49	0	0	16880.62
01-MAY-2001	31-MAY-2001	16880.62	0	0	83.5	0.49	0	0	16964.12
01-JUN-2001	30-JUN-2001	16964.12	0	0	83.91	0.49	0	0	17048.01
01-JUL-2001	31-JUL-2001	17048.03	0	0	84.32	0.49	0	0	17132.36
01-AUG-2001	31-AUG-2001	17132.36	0	0	84.75	0.49	0	0	17217.11
01-SEP-2001	30-SEP-2001	17217.11	0	0	85.16	0.49	0	0	17302.27
01-OCT-2001	31-OCT-2001	17302.27	0	0	85.59	0.49	0	0	17387.66
01-NOV-2001	30-NOV-2001	17387.66	0	0	86.01	0.49	0	0	17473.87
01-DEC-2001	31-DEC-2001	17473.87	0	0	86.13	0.49	0	0	17560.3
01-JAN-2002	31-JAN-2002	17560.3	0	0	84.74	0.19	0	0	17595.04
01-FEB-2002	28-FEB-2002	17595.04	0	0	24.81	0.19	0	0	17629.85
01-MAR-2002	31-MAR-2002	17629.85	0	0	34.68	0.19	0	0	17664.73
01-APR-2002	30-APR-2002	17664.73	0	0	34.95	0.19	0	0	17699.68
01-MAY-2002	31-MAY-2002	17699.68	0	0	35.02	0.19	0	0	17734.7
01-JUN-2002	30-JUN-2002	17734.7	0	0	35.09	0.19	0	0	17769.78
01-JUL-2002	31-JUL-2002	17769.78	0	0	35.15	0.19	0	0	17804.93
01-AUG-2002	31-AUG-2002	17804.93	0	0	35.22	0.19	0	0	17840.15
01-SEP-2002	30-SEP-2002	17840.15	0	0	35.29	0.19	0	0	17876.44
01-OCT-2002	31-OCT-2002	17876.44	0	0	35.36	0.19	0	0	17910.6
01-NOV-2002	30-NOV-2002	17910.6	0	0	35.43	0.19	0	0	17946.23
01-DEC-2002	31-DEC-2002	17946.23	0	0	35.5	0.19	0	0	17981.73
01-JAN-2003	31-JAN-2003	17981.73	0	0	23.8	0.13	0	0	18005.63
01-FEB-2003	28-FEB-2003	18005.63	0	0	23.83	0.13	0	0	18029.36
01-MAR-2003	31-MAR-2003	18029.36	0	0	23.87	0.12	0	0	18053.23
01-APR-2003	30-APR-2003	18053.23	0	0	23.9	0.13	0	0	18077.13
01-MAY-2003	31-MAY-2003	18077.13	0	0	23.93	0.13	0	0	18101.06
01-JUN-2003	30-JUN-2003	18101.06	0	0	23.96	0.13	0	0	18125.02
01-JUL-2003	31-JUL-2003	18125.02	0	0	23.99	0.13	0	0	18149.01
01-AUG-2003	31-AUG-2003	18149.01	0	0	24.02	0.13	0	0	18173.03
01-SEP-2003	30-SEP-2003	18173.04	0	0	24.06	0.13	0	0	18197.09
01-OCT-2003	31-OCT-2003	18197.09	0	0	24.09	0.13	0	0	18221.19
01-NOV-2003	30-NOV-2003	18221.18	0	0	34.12	0.13	0	0	18245.3
01-DEC-2003	31-DEC-2003	18245.3	0	0	24.15	0.13	0	0	18269.45
01-JAN-2004	31-JAN-2004	18269.45	0	0	24.18	0.13	0	0	18293.63
01-FEB-2004	28-FEB-2004	18293.63	0	0	19.7	0.1	0	0	18313.33
01-MAR-2004	31-MAR-2004	18313.33	0	0	19.72	0.1	0	0	18322.06
01-APR-2004	30-APR-2004	18333.05	0	0	19.74	0.1	-4.51	0	18348.38
01-MAY-2004	31-MAY-2004	18348.28	0	0	19.76	0.1	0	0	18368.04

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Report ID: rxr75acu(FSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 15  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Billelli, Frank J
SCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
01-JUN-2004	30-JUN-2004	18368.04	0	0	19.78
01-JUL-2004	31-JUL-2004	18387.82	0	0	19.8
01-AUG-2004	31-AUG-2004	18407.62	0	0	19.82
01-SEP-2004	30-SEP-2004	18427.44	0	0	19.84
01-OCT-2004	31-OCT-2004	18447.28	0	0	19.87
01-NOV-2004	30-NOV-2004	18467.15	0	0	19.89
01-DEC-2004	31-DEC-2004	18487.04	0	0	19.91
01-JAN-2005	31-JAN-2005	18506.95	0	0	19.91
01-FEB-2005	28-FEB-2005	18542.05	0	0	19.97
01-MAR-2005	31-MAR-2005	18577.22	0	0	19.98
01-APR-2005	30-APR-2005	18612.46	0	0	19.98
01-MAY-2005	31-MAY-2005	18647.76	0	0	19.98
01-JUN-2005	30-JUN-2005	18682.13	0	0	19.98
01-JUL-2005	31-JUL-2005	18718.57	0	0	19.98
01-AUG-2005	31-AUG-2005	18754.08	0	0	19.98
01-SEP-2005	30-SEP-2005	18789.65	0	0	19.98
01-OCT-2005	31-OCT-2005	18825.29	0	0	19.98
01-NOV-2005	30-NOV-2005	18861	0	0	19.98
01-DEC-2005	31-DEC-2005	18896.78	0	0	19.98
01-JAN-2006	31-JAN-2006	18932.62	0	0	19.98
01-FEB-2006	28-FEB-2006	18996.12	0	0	19.98
01-MAR-2006	31-MAR-2006	19059.83	0	0	19.98
01-APR-2006	30-APR-2006	19123.75	0	0	19.98
01-MAY-2006	31-MAY-2006	19187.9	0	0	19.98
01-JUN-2006	30-JUN-2006	19252.36	0	0	19.98
01-JUL-2006	31-JUL-2006	19316.81	0	0	19.98
01-AUG-2006	31-AUG-2006	19381.62	0	0	19.98
01-SEP-2006	30-SEP-2006	19446.63	0	0	19.98
01-OCT-2006	31-OCT-2006	19511.85	0	0	19.98
01-NOV-2006	30-NOV-2006	19577.3	0	0	19.98
01-DEC-2006	31-DEC-2006	19642.96	0	0	19.98
01-JAN-2007	31-JAN-2007	19708.84	0	0	19.98
01-FEB-2007	28-FEB-2007	19789.14	0	0	19.98
01-MAR-2007	31-MAR-2007	19868.76	0	0	19.98
01-APR-2007	30-APR-2007	19950.71	0	0	19.98
01-MAY-2007	31-MAY-2007	20021.99	0	0	19.98
01-JUN-2007	30-JUN-2007	20113.6	0	0	19.98
01-JUL-2007	31-JUL-2007	20195.54	0	0	19.98
01-AUG-2007	31-AUG-2007	20277.82	0	0	19.98
01-SEP-2007	30-SEP-2007	20360.43	0	0	19.98

\$259,719.52 Accumulated as of Benefit Commencement Date for Function Result C\_ALTO\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest Rate for Period	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
01-ADG-1998	31-ADG-1998	0	0	14	0	0.53	0	0	0	49517.39
01-SEP-1998	30-SEP-1998	49517.39	0	14	0	0.53	0	0	0	51490.25
01-OCT-1998	31-OCT-1998	51490.25	0	14	0	0.53	0	0	0	52802.72
01-NOV-1998	30-NOV-1998	52802.72	0	14	0	0.53	0	0	0	54323.67
01-DEC-1998	31-DEC-1998	54323.67	0	14	0	0.53	0	0	0	55749.99
01-JAN-1999	31-JAN-1999	55749.99	0	14	0	0.45	0	0	0	57140.83
01-FEB-1999	28-FEB-1999	57140.83	0	14	0	0.45	0	0	0	58527.89
01-MAR-1999	31-MAR-1999	58527.89	0	14	0	0.45	0	0	0	60511.96
01-APR-1999	30-APR-1999	60511.96	0	14	0	0.45	0	0	0	61924.09
01-MAY-1999	31-MAY-1999	61924.09	0	14	0	0.45	0	0	0	63342.54
01-JUN-1999	30-JUN-1999	63342.54	0	14	0	0.45	0	0	0	64767.39
01-JUL-1999	31-JUL-1999	64767.39	0	14	0	0.45	0	0	0	66198.49
01-AUG-1999	31-AUG-1999	66198.49	0	14	0	0.45	0	0	0	68205.82
01-SEP-1999	30-SEP-1999	68205.82	0	14	0	0.45	0	0	0	69653.36
01-OCT-1999	31-OCT-1999	69653.36	0	14	0	0.45	0	0	0	71106.37
01-NOV-1999	30-NOV-1999	71106.37	0	14	0	0.45	0	0	0	72590.11
01-DEC-1999	31-DEC-1999	72590.11	0	14	0	0.45	0	0	0	74104.71
01-JAN-2000	31-JAN-2000	74104.71	0	14	0	0.52	0	0	0	75578.79

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JPMorgan Chase CALCULATION WORKSHEET								Page No. 16		
Report ID: rxxr75acu(PSPAR089)	Employee ID	SSC Dt	Calc Date	As of Date	Employee	Run Date 08/31/2007	Run Time 14:10:58			
Plan Name	CMB	Calculation Name	EST040589	Calc Time	Reason Code	Run Time 14:10:58				
01-FEB-2000	29-FEB-2000	75678.79	0	0	14	0	0.53	0	0	77856.03
01-MAR-2000	31-MAR-2000	77856.03	0	0	14	0	0.52	0	0	79149.56
01-APR-2000	30-APR-2000	79449.56	0	0	14	0	0.52	0	0	81051.35
01-MAY-2000	31-MAY-2000	81051.35	0	0	14	0	0.52	0	0	82661.44
01-JUN-2000	30-JUN-2000	83661.44	0	0	14	0	0.52	0	0	85053.37
01-JUL-2000	31-JUL-2000	85053.37	9208.34	1289.17	14	440.83	0.51	0	0	86792.37
01-AUG-2000	31-AUG-2000	86792.37	9208.34	1289.17	14	449.8	0.51	0	0	88522.34
01-SEP-2000	30-SEP-2000	88522.34	9208.34	1289.17	14	458.81	0.51	0	0	90270.32
01-OCT-2000	31-OCT-2000	90270.32	86270.32	86270.32	14	467.87	0.51	0	0	91947.39
01-NOV-2000	30-NOV-2000	91947.39	9198.14	1287.74	14	476.56	0.51	0	0	93711.69
01-DEC-2000	31-DEC-2000	93711.69	8779.94	1229.19	14	485.71	0.51	0	0	95426.55
01-JAN-2001	31-JAN-2001	95426.55	9208.34	1289.17	14	547.02	0.57	0	0	97262.78
01-FEB-2001	28-FEB-2001	97262.78	9208.34	1289.17	14	557.55	0.57	0	0	99109.5
01-MAR-2001	31-MAR-2001	99109.5	9208.34	1289.17	14	568.14	0.57	0	0	100965.81
01-APR-2001	30-APR-2001	100965.81	9208.34	1289.17	14	578.78	0.57	0	0	102834.76
01-MAY-2001	31-MAY-2001	102834.76	9666.66	1353.33	14	589.49	0.57	0	0	104777.59
01-JUN-2001	30-JUN-2001	104777.59	9666.66	1353.33	14	600.63	0.57	0	0	106731.54
01-JUL-2001	31-JUL-2001	106731.54	9666.66	1353.33	14	611.83	0.57	0	0	108696.7
01-AUG-2001	31-AUG-2001	108696.7	9666.66	1353.33	14	623.09	0.57	0	0	110673.12
01-SEP-2001	30-SEP-2001	110673.12	9666.66	1353.33	14	634.43	0.57	0	0	112660.87
01-OCT-2001	31-OCT-2001	112660.87	9299.46	1301.92	14	645.62	0.57	0	0	114608.51
01-NOV-2001	30-NOV-2001	114608.51	9636.04	1349.05	14	656.98	0.57	0	0	116614.54
01-DEC-2001	31-DEC-2001	116614.54	9666.66	1353.33	14	668.48	0.57	0	0	118636.45
01-JAN-2002	31-JAN-2002	118636.45	9666.66	1353.33	14	513.55	0.43	0	0	120503.33
01-FEB-2002	28-FEB-2002	120503.33	9666.66	1353.33	14	521.63	0.43	0	0	122373.89
01-MAR-2002	31-MAR-2002	122373.89	9666.66	1353.33	14	539.75	0.43	0	0	124261.37
01-APR-2002	30-APR-2002	124261.37	9666.66	1353.33	14	537.9	0.43	0	0	126152.6
01-MAY-2002	31-MAY-2002	126152.6	9666.66	1353.33	14	546.09	0.43	0	0	128052.02
01-JUN-2002	30-JUN-2002	128052.02	9666.66	1353.33	14	554.31	0.43	0	0	129959.66
01-JUL-2002	31-JUL-2002	129959.66	9666.66	1353.33	14	562.57	0.43	0	0	131875.56
01-AUG-2002	31-AUG-2002	131875.56	10166.66	1423.33	14	570.86	0.43	0	0	133869.75
01-SEP-2002	30-SEP-2002	133869.75	10166.66	1423.33	14	579.5	0.43	0	0	135872.58
01-OCT-2002	31-OCT-2002	135872.58	10166.66	1423.33	14	588.17	0.43	0	0	137884.08
01-NOV-2002	30-NOV-2002	137884.08	10166.66	1423.33	14	596.87	0.43	0	0	139904.28
01-DEC-2002	31-DEC-2002	139904.28	10166.66	1423.33	14	605.82	0.43	0	0	141933.23
01-JAN-2003	31-JAN-2003	141933.23	10166.66	1423.33	14	570.33	0.4	0	0	143926.89
01-FEB-2003	28-FEB-2003	143926.89	10166.66	1423.33	14	578.34	0.4	0	0	145920.56
01-MAR-2003	31-MAR-2003	145920.56	10166.66	1423.33	14	586.28	0.4	0	0	147928.27
01-APR-2003	30-APR-2003	147928.27	10166.66	1423.33	14	594.46	0.4	0	0	149956.06
01-MAY-2003	31-MAY-2003	149956.06	10166.66	1423.33	14	602.57	0.4	0	0	151981.96
01-JUN-2003	30-JUN-2003	151981.96	10166.66	1422.33	14	610.71	0.4	0	0	154016
01-JUL-2003	31-JUL-2003	154016	10166.66	1423.33	14	618.88	0.4	0	0	156058.21
01-AUG-2003	31-AUG-2003	156058.21	10166.66	1423.33	14	627.09	0.4	0	0	158108.63
01-SEP-2003	30-SEP-2003	158108.63	10166.66	1423.33	14	635.33	0.4	0	0	160167.29
01-OCT-2003	31-OCT-2003	160167.29	10166.66	1423.33	14	643.6	0.4	0	0	162231.22
01-NOV-2003	30-NOV-2003	162231.22	10166.66	1423.33	14	651.91	0.4	0	0	164309.46
01-DEC-2003	31-DEC-2003	164309.46	10166.66	1423.33	14	660.24	0.4	0	0	166299.03
01-JAN-2004	31-JAN-2004	166299.03	10166.66	1423.33	14	669.1	0.42	0	0	168515.46
01-FEB-2004	29-FEB-2004	168515.46	10166.66	1423.33	14	708.02	0.42	0	0	170646.61
01-MAR-2004	31-MAR-2004	170646.61	10166.66	1423.33	14	716.97	0.42	0	0	172787.11
01-APR-2004	30-APR-2004	172787.11	10166.66	1423.33	14	725.97	0.42	0	0	174936.41
01-MAY-2004	31-MAY-2004	174936.41	10166.66	1423.33	14	735	0.42	0	0	177094.74
01-JUN-2004	30-JUN-2004	177094.74	10166.66	1423.33	14	744.06	0.42	0	0	179262.13
01-JUL-2004	31-JUL-2004	179262.13	10166.66	1423.33	14	753.17	0.42	0	0	181438.63
01-AUG-2004	31-AUG-2004	181438.63	10166.66	1423.33	14	763.31	0.42	0	0	183634.27
01-SEP-2004	30-SEP-2004	183634.27	6021.75	843.05	14	771.5	0.42	0	0	185238.82
01-OCT-2004	31-OCT-2004	185238.82	4144.91	580.29	14	778.26	0.42	0	0	186597.39
01-NOV-2004	30-NOV-2004	186597.39	10166.66	1423.33	14	783.99	0.42	0	0	188804.71
01-DEC-2004	31-DEC-2004	188804.71	10166.66	1423.33	14	793.26	0.42	0	0	191021.3
01-JAN-2005	31-JAN-2005	191021.3	10166.66	1423.33	14	716.33	0.37	0	0	193160.96
01-FEB-2005	28-FEB-2005	193160.96	10166.66	1423.33	14	724.35	0.37	0	0	195308.64
01-MAR-2005	31-MAR-2005	195308.64	10166.66	1423.33	14	732.41	0.37	0	0	197464.38
01-APR-2005	30-APR-2005	197464.38	10166.66	1423.33	14	740.49	0.37	0	0	199628.2
01-MAY-2005	31-MAY-2005	199628.2	10166.66	1423.33	14	748.61	0.37	0	0	201800.11

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JPMorgan Chase CALCULATION WORKSHEET										Page No. 17
Report ID: rxk75acu(FSFDRD89)										Run Date 08/21/2007
Calculation Name EST040589										Run Time 14:40:58
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Billell, Frank J	Reason Code	Termination	Event Date
Employee ID		Social Security								
BCD Dt	10/01/2007	Calc Date	08/21/2007							
Us Dt	10/01/2007	Calc Time	14:35:45							
01-JUN-2005	30-JUN-2005	201800.14	10166.66	1423.33	14	756.75	0.37	0	0	203980.22
01-JUL-2005	31-JUL-2005	203980.22	10166.66	1423.33	14	764.93	0.37	0	0	206168.48
01-AUG-2005	31-AUG-2005	206168.48	10166.66	1423.33	14	773.13	0.37	0	0	208364.94
01-SEP-2005	30-SEP-2005	208364.94	10166.66	1423.33	14	781.37	0.37	0	0	210569.64
01-OCT-2005	31-OCT-2005	210569.64	10166.66	1423.33	14	789.64	0.37	0	0	212782.61
01-NOV-2005	30-NOV-2005	212782.61	10166.66	1423.33	14	797.93	0.37	0	0	215003.87
01-DEC-2005	31-DEC-2005	215003.87	10166.66	1423.33	14	806.26	0.37	0	0	217233.46
01-JAN-2006	31-JAN-2006	217233.46	10166.66	1423.33	14	814.53	0.43	0	0	219594.12
01-FEB-2006	28-FEB-2006	219594.12	10166.66	1423.33	14	822.82	0.43	0	0	221965.77
01-MAR-2006	31-MAR-2006	221965.77	10166.66	1423.33	14	831.16	0.43	0	0	224347.26
01-APR-2006	30-APR-2006	224347.26	10166.66	1423.33	14	839.44	0.43	0	0	226739.03
01-MAY-2006	31-MAY-2006	226739.03	10166.66	1423.33	14	847.76	0.43	0	0	229141.13
01-JUN-2006	30-JUN-2006	229141.13	10166.66	1423.33	14	856.13	0.43	0	0	231553.58
01-JUL-2006	31-JUL-2006	231553.58	10166.66	1423.33	14	864.56	0.43	0	0	233976.46
01-AUG-2006	31-AUG-2006	233976.46	10166.66	1423.33	14	872.01	0.43	0	0	236409.8
01-SEP-2006	30-SEP-2006	236409.8	10166.66	1423.33	14	880.51	0.43	0	0	238853.64
01-OCT-2006	31-OCT-2006	238853.64	5083.33	711.67	14	1031.06	0.43	0	0	240596.37
01-NOV-2006	30-NOV-2006	240596.37	5083.33	711.67	14	1038.59	0.43	0	0	242345.62
01-DEC-2006	31-DEC-2006	242345.62	5083.33	711.67	14	1046.14	0.43	0	0	244104.43
01-JAN-2007	31-JAN-2007	244104.43	5083.33	711.67	14	1222.55	0.5	0	0	246038.65
01-FEB-2007	28-FEB-2007	246038.65	5083.33	711.67	14	1232.24	0.5	0	0	247982.56
01-MAR-2007	31-MAR-2007	247982.56	5083.33	711.67	14	1241.97	0.5	0	0	249936.2
01-APR-2007	30-APR-2007	249936.2	5083.33	711.67	14	1251.76	0.5	0	0	251899.63
01-MAY-2007	31-MAY-2007	251899.63	5083.33	711.67	14	1261.59	0.5	0	0	253872.89
01-JUN-2007	30-JUN-2007	253872.89	5083.33	711.67	14	1271.47	0.5	0	0	255856.03
01-JUL-2007	31-JUL-2007	255856.03	0	0	14	1281.4	0.5	0	0	257137.43
01-AUG-2007	31-AUG-2007	257137.43	0	0	14	1287.82	0.5	0	0	258425.25
01-SEP-2007	30-SEP-2007	258425.25	0	0	14	1294.27	0.5	0	0	259719.52
\$218,798.68 Accumulated as of Benefit Commencement Date for Function Result C_CHEMO_F										
Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest Rate for Period	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0.53	0	0	0	144355.92
01-JAN-1997	31-JAN-1997	144355.92	0	0	0	0.53	0	0	0	145019.96
01-FEB-1997	28-FEB-1997	145019.96	0	0	0	0.53	0	0	0	145687.05
01-MAR-1997	31-MAR-1997	145687.05	0	0	0	0.53	0	0	0	146357.21
01-APR-1997	30-APR-1997	146357.21	0	0	0	0.53	0	0	0	147001.78
01-MAY-1997	31-MAY-1997	147001.78	0	0	0	0.53	0	0	0	147670.79
01-JUN-1997	30-JUN-1997	147670.79	0	0	0	0.53	0	0	0	148343.84
01-JUL-1997	31-JUL-1997	148343.84	0	0	0	0.53	0	0	0	149017.95
01-AUG-1997	31-AUG-1997	149017.95	0	0	0	0.53	0	0	0	149696.13
01-SEP-1997	30-SEP-1997	149696.13	0	0	0	0.53	0	0	0	150377.4
01-OCT-1997	31-OCT-1997	150377.4	0	0	0	0.53	0	0	0	151061.77
01-NOV-1997	30-NOV-1997	151061.77	0	0	0	0.53	0	0	0	151749.25
01-DEC-1997	31-DEC-1997	151749.25	0	0	0	0.53	0	0	0	152439.86
01-JAN-1998	31-JAN-1998	152439.86	0	0	0	0.53	0	0	0	153121.93
01-FEB-1998	28-FEB-1998	153121.93	0	0	0	0.53	0	0	0	153806.24
01-MAR-1998	31-MAR-1998	153806.24	0	0	0	0.53	0	0	0	154494.02
01-APR-1998	30-APR-1998	154494.02	0	0	0	0.53	0	0	0	155184.87
01-MAY-1998	31-MAY-1998	155184.87	0	0	0	0.53	0	0	0	155876.81
01-JUN-1998	30-JUN-1998	155876.81	0	0	0	0.53	0	0	0	156575.95
01-JUL-1998	31-JUL-1998	156575.95	0	0	0	0.53	0	0	0	157276.01
01-AUG-1998	31-AUG-1998	157276.01	0	0	0	0.53	0	0	0	157979.3
01-SEP-1998	30-SEP-1998	157979.3	0	0	0	0.53	0	0	0	158685.74
01-OCT-1998	31-OCT-1998	158685.74	0	0	0	0.53	0	0	0	159395.24
01-NOV-1998	30-NOV-1998	159395.24	0	0	0	0.53	0	0	0	160108.71
01-DEC-1998	31-DEC-1998	160108.71	0	0	0	0.53	0	0	0	160824.07
01-JAN-1999	31-JAN-1999	160824.07	0	0	0	0.45	0	0	0	161415.07
01-FEB-1999	28-FEB-1999	161415.07	0	0	0	0.45	0	0	0	162069.24
01-MAR-1999	31-MAR-1999	162069.24	0	0	0	0.45	0	0	0	162603.59
01-APR-1999	30-APR-1999	162603.59	0	0	0	0.45	0	0	0	163201.13
01-MAY-1999	31-MAY-1999	163201.13	0	0	0	0.45	0	0	0	163800.86

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Report ID: Fxr?Saci(PSPRD89)		JPMorgan Chase CALCULATION WORKSHEET				Page No. 18 Run Date 08/21/2007 Run Time 14:40:58					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Bialek, Frank J	Reason Code	Termination	Event Date	08/30/2007
SCD Dt	10/01/2007	Calc Date	08/21/2007	Calc Time	14:35:45						
LS Dt	10/01/2007										
<hr/>											
01-JUN-1999	30-JUN-1999	163800.86	0	0	0	0	0.45	0	0	164402.8	
01-JUL-1999	31-JUL-1999	164402.8	0	0	0	0	0.45	0	0	165006.95	
01-AUG-1999	31-AUG-1999	165006.95	0	0	0	0	0.45	0	0	165613.32	
01-SEP-1999	30-SEP-1999	165613.32	0	0	0	0	0.45	0	0	166221.92	
01-OCT-1999	31-OCT-1999	166221.92	0	0	0	0	0.45	0	0	166832.75	
01-NOV-1999	30-NOV-1999	166832.75	0	0	0	0	0.45	0	0	167445.83	
01-DEC-1999	31-DEC-1999	167445.83	0	0	0	0	0.45	0	0	168061.16	
01-JAN-2000	31-JAN-2000	168061.16	0	0	0	0	0.52	0	0	1686799.34	
01-FEB-2000	29-FEB-2000	168799.34	0	0	0	0	0.52	0	0	169540.76	
01-MAR-2000	31-MAR-2000	169540.76	0	0	0	0	0.58	0	0	170285.43	
01-APR-2000	30-APR-2000	170285.43	0	0	0	0	0.52	0	0	171033.37	
01-MAY-2000	31-MAY-2000	171033.37	0	0	0	0	0.52	0	0	171784.6	
01-JUN-2000	30-JUN-2000	171784.6	0	0	0	0	0.52	0	0	172539.13	
01-JUL-2000	31-JUL-2000	173539.13	0	0	0	0	757.84	0.43	0	173296.97	
01-AUG-2000	31-AUG-2000	173296.97	0	0	0	0	761.17	0.43	0	174058.14	
01-SEP-2000	30-SEP-2000	174058.14	0	0	0	0	764.52	0.43	0	174822.66	
01-OCT-2000	31-OCT-2000	174822.66	0	0	0	0	767.87	0.43	0	175590.53	
01-NOV-2000	30-NOV-2000	175590.53	0	0	0	0	771.25	0.43	0	176361.78	
01-DEC-2000	31-DEC-2000	176361.78	0	0	0	0	774.63	0.43	0	177136.41	
01-JAN-2001	31-JAN-2001	177136.41	0	0	0	0	976.21	0.49	0	178012.63	
01-FEB-2001	28-FEB-2001	178012.62	0	0	0	0	880.54	0.49	0	178893.16	
01-MAR-2001	31-MAR-2001	178893.16	0	0	0	0	884.9	0.49	0	179778.06	
01-APR-2001	30-APR-2001	179778.06	0	0	0	0	889.27	0.49	0	180667.53	
01-MAY-2001	31-MAY-2001	180667.53	0	0	0	0	893.67	0.49	0	181561	
01-JUN-2001	30-JUN-2001	181561	0	0	0	0	898.09	0.49	0	182489.09	
01-JUL-2001	31-JUL-2001	182489.09	0	0	0	0	902.53	0.43	0	183361.62	
01-AUG-2001	31-AUG-2001	183361.62	0	0	0	0	907	0.49	0	184268.63	
01-SEP-2001	30-SEP-2001	184268.62	0	0	0	0	911.48	0.49	0	185180.1	
01-OCT-2001	31-OCT-2001	185180.1	0	0	0	0	915.99	0.49	0	186096.09	
01-NOV-2001	30-NOV-2001	186096.09	0	0	0	0	920.52	0.49	0	187016.61	
01-DEC-2001	31-DEC-2001	187016.61	0	0	0	0	925.08	0.49	0	187941.69	
01-JAN-2002	31-JAN-2002	187941.69	0	0	0	0	371.81	0.19	0	188313.5	
01-FEB-2002	28-FEB-2002	188313.5	0	0	0	0	372.54	0.19	0	188665.04	
01-MAR-2002	31-MAR-2002	188665.04	0	0	0	0	373.28	0.19	0	189059.32	
01-APR-2002	30-APR-2002	189059.32	0	0	0	0	374.02	0.19	0	189433.34	
01-MAY-2002	31-MAY-2002	189433.34	0	0	0	0	374.76	0.19	0	189808.1	
01-JUN-2002	30-JUN-2002	189808.1	0	0	0	0	375.5	0.19	0	190182.16	
01-JUL-2002	31-JUL-2002	190182.16	0	0	0	0	376.24	0.19	0	190559.84	
01-AUG-2002	31-AUG-2002	190559.84	0	0	0	0	376.98	0.19	0	190936.92	
01-SEP-2002	30-SEP-2002	190936.92	0	0	0	0	377.73	0.19	0	191314.55	
01-OCT-2002	31-OCT-2002	191314.55	0	0	0	0	378.48	0.19	0	191693.03	
01-NOV-2002	30-NOV-2002	191693.03	0	0	0	0	379.23	0.19	0	192072.26	
01-DEC-2002	31-DEC-2002	192072.26	0	0	0	0	379.98	0.19	0	192452.24	
01-JAN-2003	31-JAN-2003	192452.24	0	0	0	0	384.75	0.19	0	192706.99	
01-FEB-2003	28-FEB-2003	192706.99	0	0	0	0	255.05	0.13	0	192962.08	
01-MAR-2003	31-MAR-2003	193263.08	0	0	0	0	355.42	0.13	0	193217.5	
01-APR-2003	30-APR-2003	193217.5	0	0	0	0	255.76	0.13	0	193473.26	
01-MAY-2003	31-MAY-2003	193473.26	0	0	0	0	256.1	0.13	0	193729.36	
01-JUN-2003	30-JUN-2003	193729.36	0	0	0	0	256.44	0.13	0	193985.6	
01-JUL-2003	31-JUL-2003	193985.6	0	0	0	0	256.78	0.13	0	194242.56	
01-AUG-2003	31-AUG-2003	194242.56	0	0	0	0	257.12	0.13	0	194499.7	
01-SEP-2003	30-SEP-2003	194499.7	0	0	0	0	257.46	0.13	0	194757.16	
01-OCT-2003	31-OCT-2003	194757.16	0	0	0	0	257.8	0.13	0	195014.96	
01-NOV-2003	30-NOV-2003	195014.96	0	0	0	0	258.74	0.13	0	195273.1	
01-DEC-2003	31-DEC-2003	195273.1	0	0	0	0	258.48	0.13	0	195531.58	
01-JAN-2004	31-JAN-2004	195531.58	0	0	0	0	258.83	0.13	0	195790.41	
01-FEB-2004	28-FEB-2004	195790.41	0	0	0	0	210.85	0.1	0	196001.36	
01-MAR-2004	31-MAR-2004	196001.36	0	0	0	0	211.07	0.1	0	196212.33	
01-APR-2004	30-APR-2004	196212.33	0	0	0	0	211.3	0.1	-48.37	-0.05	
01-MAY-2004	31-MAY-2004	196375.21	0	0	0	0	211.48	0.1	0	196586.69	
01-JUN-2004	30-JUN-2004	196586.69	0	0	0	0	211.7	0.1	0	196768.39	
01-JUL-2004	31-JUL-2004	196768.39	0	0	0	0	211.93	0.1	0	197010.32	
01-AUG-2004	31-AUG-2004	197010.32	0	0	0	0	212.16	0.1	0	197222.48	
01-SEP-2004	30-SEP-2004	197222.48	0	0	0	0	212.39	0.1	0	197434.87	

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Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 19  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Billella, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
----- Calculation Name EST040589 -----					
01-OCT-2004	31-OCT-2004	197434.67	0	212.62	0.1
01-NOV-2004	30-NOV-2004	197647.49	0	212.85	0.1
01-DEC-2004	31-DEC-2004	197860.34	0	213.08	0.1
01-JAN-2005	31-JAN-2005	198073.42	0	375.71	0.18
01-FEB-2005	28-FEB-2005	198449.13	0	376.42	0.18
01-MAR-2005	31-MAR-2005	198825.55	0	377.13	0.18
01-APR-2005	20-APR-2005	199203.69	0	377.85	0.18
01-MAY-2005	31-MAY-2005	199580.53	0	378.56	0.18
01-JUN-2005	30-JUN-2005	199959.09	0	379.28	0.18
01-JUL-2005	31-JUL-2005	200338.37	0	380	0.18
01-AUG-2005	31-AUG-2005	200718.37	0	380.72	0.18
01-SEP-2005	30-SEP-2005	201099.09	0	381.44	0.18
01-OCT-2005	31-OCT-2005	201480.53	0	382.17	0.18
01-NOV-2005	30-NOV-2005	201862.7	0	382.89	0.18
01-DEC-2005	31-DEC-2005	202245.59	0	383.62	0.18
01-JAN-2006	31-JAN-2006	202629.21	0	679.64	0.33
01-FEB-2006	28-FEB-2006	203308.85	0	681.92	0.33
01-MAR-2006	31-MAR-2006	203990.77	0	684.31	0.33
01-APR-2006	30-APR-2006	204674.98	0	686.5	0.33
01-MAY-2006	31-MAY-2006	205361.48	0	688.8	0.33
01-JUN-2006	30-JUN-2006	206050.28	0	691.11	0.33
01-JUL-2006	31-JUL-2006	206741.39	0	693.43	0.33
01-AUG-2006	31-AUG-2006	207431.62	0	695.76	0.33
01-SEP-2006	30-SEP-2006	208130.58	0	698.09	0.33
01-OCT-2006	31-OCT-2006	208828.67	0	700.43	0.33
01-NOV-2006	30-NOV-2006	209529.1	0	702.79	0.33
01-DEC-2006	31-DEC-2006	210231.88	0	705.14	0.33
01-JAN-2007	31-JAN-2007	210937.02	0	859.38	0.4
01-FEB-2007	28-FEB-2007	211756.4	0	862.88	0.4
01-MAR-2007	31-MAR-2007	212659.28	0	866.4	0.4
01-APR-2007	30-APR-2007	213525.68	0	869.92	0.4
01-MAY-2007	31-MAY-2007	214395.6	0	873.47	0.4
01-JUN-2007	30-JUN-2007	215269.07	0	877.03	0.4
01-JUL-2007	31-JUL-2007	216146.1	0	880.6	0.4
01-AUG-2007	31-AUG-2007	217026.7	0	884.19	0.4
01-SEP-2007	30-SEP-2007	217910.89	0	887.79	0.4

8360,195.69 Accumulated as of Benefit Commencement Date for Function Result C\_PAY1\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest Rate for Period	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0.53	0	0	0	77075.53
01-JAN-1997	31-JAN-1997	77075.53	7307.7	1023.08	14	408.3	0.53	0	0	78507.11
01-FEB-1997	28-FEB-1997	78507.11	7307.7	1023.08	14	416.09	0.53	0	0	79946.28
01-MAR-1997	31-MAR-1997	79946.28	7307.7	1023.08	14	423.72	0.53	0	0	81399.09
01-APR-1997	30-APR-1997	81399.09	10961.55	1534.62	14	444.52	0.53	0	0	83372.23
01-MAY-1997	31-MAY-1997	83372.23	7538.47	1055.39	14	445.23	0.53	0	0	84871.84
01-JUN-1997	30-JUN-1997	84871.84	7769.34	1087.69	14	453.38	0.53	0	0	86413.78
01-JUL-1997	31-JUL-1997	86413.78	7769.24	1087.69	14	461.48	0.53	0	0	87962.95
01-AUG-1997	31-AUG-1997	87962.95	7769.14	1087.69	14	469.75	0.53	0	0	89520.39
01-SEP-1997	30-SEP-1997	88520.39	118553.86	1621.54	14	478.07	0.53	0	0	91630
01-OCT-1997	31-OCT-1997	91630	7759.24	1087.69	14	489.33	0.53	0	0	93207.02
01-NOV-1997	30-NOV-1997	92207.02	7961.54	1114.62	14	497.75	0.53	0	0	94819.39
01-DEC-1997	31-DEC-1997	94819.39	8153.84	1141.54	14	506.36	0.53	0	0	96467.29
01-JAN-1998	31-JAN-1998	96467.29	8153.84	1141.54	14	507.58	0.53	0	0	98116.41
01-FEB-1998	28-FEB-1998	98116.41	8153.84	1141.54	14	516.26	0.53	0	0	99774.21
01-MAR-1998	31-MAR-1998	99774.21	12230.76	1712.31	14	524.98	0.53	0	0	102011.5
01-APR-1998	30-APR-1998	102011.5	8153.84	1141.54	14	536.75	0.53	0	0	103689.79
01-MAY-1998	31-MAY-1998	103689.79	8021.24	1122.97	14	545.58	0.53	0	0	105358.24
01-JUN-1998	30-JUN-1998	105358.24	8153.84	1141.54	14	554.36	0.53	0	0	107054.24
01-JUL-1998	31-JUL-1998	107054.24	8153.84	1141.54	14	563.29	0.53	0	0	108755.07
01-AUG-1998	31-AUG-1998	108755.07	8153.84	1141.54	14	572.26	0.53	0	0	110472.87
01-SEP-1998	30-SEP-1998	110472.87	12230.76	1712.31	14	581.24	0.53	0	0	112766.46

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JPMorgan Chase CALCULATION WORKSHEET									Page No. 20
Report ID: rxr75acu(PSPRD89)									Run Date 08/21/2007
Employee ID: Bilello, Frank J									Run Time 14:40:58
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Plan Name	CMB	Calculation Name	EST040589		As of Date	08/21/2007			
Employee ID		Social Security			Employee	Bilello, Frank J			
BCB Dt	10/01/2007	Calc Date	08/21/2007		Reason Code	Termination			
LS Dt	10/01/2007	Calc Time	14:35:45		Event Date	09/30/2007			
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01-OCT-1998	31-OCT-1998	112766.46	9153.84	1141.54	14	593.34	0.53	0	0
01-NOV-1998	30-NOV-1998	114501.34	8153.84	1141.54	14	602.47	0.53	0	0
01-DEC-1998	31-DEC-1998	116245.35	8153.84	1141.54	14	611.65	0.53	0	0
01-JAN-1999	31-JAN-1999	117998.54	8153.84	1141.54	14	527.65	0.45	0	0
01-FEB-1999	28-FEB-1999	119667.73	8153.84	1141.54	14	535.12	0.45	0	0
01-MAR-1999	31-MAR-1999	121344.39	12230.76	1712.31	14	542.62	0.45	0	0
01-APR-1999	30-APR-1999	123599.32	8153.84	1141.54	14	552.7	0.45	0	0
01-MAY-1999	31-MAY-1999	125293.56	8153.84	1141.54	14	560.28	0.45	0	0
01-JUN-1999	30-JUN-1999	126995.38	8153.84	1141.54	14	567.89	0.45	0	0
01-JUL-1999	31-JUL-1999	128704.81	8153.84	1141.54	14	575.53	0.45	0	0
01-AUG-1999	31-AUG-1999	130421.08	12230.76	1712.31	14	583.21	0.45	0	0
01-SEP-1999	30-SEP-1999	132717.4	8153.84	1141.54	14	593.47	0.45	0	0
01-OCT-1999	31-OCT-1999	134452.41	8153.84	1141.54	14	601.23	0.45	0	0
01-NOV-1999	30-NOV-1999	136195.18	8326.92	1165.77	14	609.02	0.45	0	0
01-DEC-1999	31-DEC-1999	137969.97	8500	1190	14	615.96	0.45	0	0
01-JAN-2000	31-JAN-2000	139776.93	8500	1190	14	724.46	0.52	0	0
01-FEB-2000	29-FEB-2000	141691.39	12750	1795	14	734.39	0.52	0	0
01-MAR-2000	31-MAR-2000	144310.78	8500	1190	14	747.44	0.52	0	0
01-APR-2000	30-APR-2000	146148.22	8500	1190	14	757.49	0.52	0	0
01-MAY-2000	31-MAY-2000	148095.73	8500	1190	14	767.58	0.52	0	0
01-JUN-2000	30-JUN-2000	150053.29	14025	1562.5	14	777.73	0.52	0	0
01-JUL-2000	31-JUL-2000	152794.52	9208.34	1289.17	14	791.93	0.51	0	0
01-AUG-2000	31-AUG-2000	154875.62	9208.34	1289.17	14	802.72	0.51	0	0
01-SEP-2000	30-SEP-2000	156967.51	9208.34	1289.17	14	812.56	0.51	0	0
01-OCT-2000	31-OCT-2000	159070.24	8637.14	1209.2	14	824.46	0.51	0	0
01-NOV-2000	30-NOV-2000	161103.9	9198.14	1287.71	14	835	0.51	0	0
01-DEC-2000	31-DEC-2000	163226.64	8799.94	1289.19	14	846	0.51	0	0
01-JAN-2001	31-JAN-2001	165301.83	9208.34	1289.17	14	947.58	0.57	0	0
01-FEB-2001	28-FEB-2001	167538.58	9208.34	1289.17	14	960.4	0.57	0	0
01-MAR-2001	31-MAR-2001	169758.15	9208.34	1289.17	14	973.29	0.57	0	0
01-APR-2001	30-APR-2001	172050.61	9208.34	1289.17	14	986.26	0.57	0	0
01-MAY-2001	31-MAY-2001	174326.04	9666.66	1353.33	14	999.31	0.57	0	0
01-JUN-2001	30-JUN-2001	176678.68	9666.66	1348.23	14	1012.79	0.57	0	0
01-JUL-2001	31-JUL-2001	179044.8	9666.66	1353.33	14	1026.36	0.57	0	0
01-AUG-2001	31-AUG-2001	1814241.49	9666.66	1353.33	14	1040	0.57	0	0
01-SEP-2001	30-SEP-2001	183817.82	9666.66	1353.33	14	1053.72	0.57	0	0
01-OCT-2001	31-OCT-2001	186221.87	9399.46	1301.92	14	1067.52	0.57	0	0
01-NOV-2001	30-NOV-2001	188554.31	9636.06	1349.05	14	1081.1	0.57	0	0
01-DEC-2001	31-DEC-2001	191024.16	9666.66	1292.33	14	1095.03	0.57	0	0
01-JAN-2002	31-JAN-2002	193472.82	9666.66	1353.33	14	827.51	0.43	0	0
01-FEB-2002	28-FEB-2002	195663.66	9666.66	1353.33	14	846.99	0.43	0	0
01-MAR-2002	31-MAR-2002	197863.98	9666.66	1353.33	14	856.51	0.43	0	0
01-APR-2002	30-APR-2002	200073.82	9666.66	1353.33	14	866.08	0.43	0	0
01-MAY-2002	31-MAY-2002	202293.23	9666.66	1353.33	14	875.59	0.43	0	0
01-JUN-2002	30-JUN-2002	204522.35	9666.66	1353.33	14	885.34	0.43	0	0
01-JUL-2002	31-JUL-2002	206760.92	9666.66	1353.33	14	895.03	0.43	0	0
01-AUG-2002	31-AUG-2002	209008.38	10166.66	1423.33	14	904.76	0.43	0	0
01-SEP-2002	30-SEP-2002	211337.37	10166.66	1423.33	14	914.84	0.43	0	0
01-OCT-2002	31-OCT-2002	213675.54	10166.66	1423.33	14	924.96	0.43	0	0
01-NOV-2002	30-NOV-2002	216023.83	10166.66	1423.33	14	935.12	0.43	0	0
01-DEC-2002	31-DEC-2002	218382.28	10166.66	1423.33	14	945.33	0.43	0	0
01-JAN-2003	31-JAN-2003	220750.94	10166.66	1423.33	14	857.04	0.4	0	0
01-FEB-2003	28-FEB-2003	223061.31	10166.66	1423.33	14	896.33	0.4	0	0
01-MAR-2003	31-MAR-2003	225380.97	10166.66	1423.33	14	905.68	0.4	0	0
01-APR-2003	30-APR-2003	227703.95	10166.66	1423.33	14	915.01	0.4	0	0
01-MAY-2003	31-MAY-2003	230048.29	10166.66	1423.33	14	924.4	0.4	0	0
01-JUN-2003	30-JUN-2003	2323396.02	10166.66	1423.33	14	933.84	0.4	0	0
01-JUL-2003	31-JUL-2003	234753.19	10166.66	1423.33	14	943.31	0.4	0	0
01-AUG-2003	31-AUG-2003	237119.83	10166.66	1423.33	14	952.92	0.4	0	0
01-SEP-2003	30-SEP-2003	239495.98	10166.66	1423.33	14	963.37	0.4	0	0
01-OCT-2003	31-OCT-2003	241001.68	10166.66	1423.33	14	971.95	0.4	0	0
01-NOV-2003	30-NOV-2003	244276.96	10166.66	1423.33	14	981.58	0.4	0	0
01-DEC-2003	31-DEC-2003	246681.87	10166.66	1423.33	14	991.24	0.4	0	0
01-JAN-2004	31-JAN-2004	249096.44	10166.66	1423.33	14	1046.58	0.42	0	0
		251586.35							

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Report ID: rcr7Sacu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET  
 Page No. 21  
 Run Date 08/21/2007  
 Run Time 14:40:58

Calculation Name EST040589										
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007					
Employee ID		Social Security		Employee	Bilello, Frank J					
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination					
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007					
01-FEB-2004	29-FEB-2004	251566.35	10166.66	1423.33	14	1056.96	0.42	0	0	254046.64
01-MAR-2004	31-MAR-2004	254046.64	10166.66	1423.33	14	1067.38	0.42	0	0	256537.35
01-APR-2004	30-APR-2004	256537.35	10166.66	1423.33	14	1077.84	0.42	0	0	259038.52
01-MAY-2004	31-MAY-2004	259038.52	10166.66	1423.33	14	1088.35	0.42	0	0	261550.3
01-JUN-2004	30-JUN-2004	261550.3	10166.66	1423.33	14	1098.9	0.42	0	0	264072.43
01-JUL-2004	31-JUL-2004	264072.43	10166.66	1423.33	14	1109.5	0.42	236.41	0.99	266842.66
01-AUG-2004	31-AUG-2004	266842.66	10166.66	1423.33	14	1121.14	0.42	0	0	269387.13
01-SEP-2004	30-SEP-2004	269387.13	6021.75	843.05	14	1131.83	0.42	0	0	271362.01
01-OCT-2004	31-OCT-2004	271362.01	4144.91	580.29	14	1140.73	0.42	0	0	273082.43
01-NOV-2004	30-NOV-2004	273082.43	10166.66	1423.33	14	1147.36	0.42	0	0	275653.12
01-DEC-2004	31-DEC-2004	275653.12	10166.66	1423.33	14	1158.16	0.42	0	0	278334.61
01-JAN-2005	31-JAN-2005	279234.61	10166.66	1423.33	14	1043.38	0.37	0	0	280701.32
01-FEB-2005	28-FEB-2005	280701.32	10166.66	1423.33	14	1053.63	0.37	0	0	283177.28
01-MAR-2005	31-MAR-2005	283177.28	10166.66	1423.33	14	1061.91	0.37	0	0	285662.52
01-APR-2005	30-APR-2005	285662.52	10166.66	1423.33	14	1071.23	0.37	0	0	288157.08
01-MAY-2005	31-MAY-2005	288157.08	10166.66	1423.33	14	1080.59	0.37	0	0	290661
01-JUN-2005	30-JUN-2005	290661	10166.66	1423.33	14	1089.98	0.37	0	0	293174.31
01-JUL-2005	31-JUL-2005	293174.31	10166.66	1423.33	14	1099.4	0.37	0	0	295697.04
01-AUG-2005	31-AUG-2005	295697.04	10166.66	1423.33	14	1109.86	0.37	0	0	298229.23
01-SEP-2005	30-SEP-2005	298229.23	10166.66	1423.33	14	1118.36	0.37	0	0	300770.92
01-OCT-2005	31-OCT-2005	300770.92	10166.66	1423.33	14	1127.89	0.37	0	0	303322.14
01-NOV-2005	30-NOV-2005	303322.14	10166.66	1423.33	14	1137.46	0.37	0	0	305822.92
01-DEC-2005	31-DEC-2005	305822.93	10166.66	1423.33	14	1147.06	0.37	0	0	308453.32
01-JAN-2006	31-JAN-2006	308453.32	10166.66	1423.33	14	1151.5	0.43	0	0	311208.16
01-FEB-2006	28-FEB-2006	311208.15	10166.66	1423.33	14	1143.39	0.43	0	0	313974.67
01-MAR-2006	31-MAR-2006	313974.67	10166.66	1423.33	14	1155.34	0.43	0	0	316753.54
01-APR-2006	30-APR-2006	316753.54	10166.66	1423.33	14	1167.33	0.43	0	0	319544.2
01-MAY-2006	31-MAY-2006	319544.2	10166.66	1423.33	14	1179.38	0.43	0	0	322346.91
01-JUN-2006	30-JUN-2006	322346.91	10166.66	1423.33	14	1191.47	0.43	0	0	325161.71
01-JUL-2006	31-JUL-2006	325161.71	10166.66	1423.33	14	1105.63	0.43	0	0	327988.67
01-AUG-2006	31-AUG-2006	327988.67	10166.66	1423.33	14	1114.82	0.43	0	0	330827.83
01-SEP-2006	30-SEP-2006	330827.83	10166.66	1423.33	14	1128.08	0.43	0	0	333679.24
01-OCT-2006	31-OCT-2006	333679.24	5083.33	711.67	14	1140.39	0.43	0	0	335831.13
01-NOV-2006	30-NOV-2006	335831.13	5083.33	711.67	14	1143.68	0.43	0	0	337992.65
01-DEC-2006	31-DEC-2006	337992.65	5083.33	711.67	14	1159.01	0.43	0	0	340163.33
01-JAN-2007	31-JAN-2007	340163.33	5083.33	711.67	14	1170.64	0.5	0	0	342858.64
01-FEB-2007	28-FEB-2007	342578.64	5083.33	711.67	14	1175.74	0.5	0	0	345006.05
01-MAR-2007	31-MAR-2007	345006.05	5083.33	711.67	14	1177.89	0.5	0	0	347445.61
01-APR-2007	30-APR-2007	347445.61	5083.33	711.67	14	1174.11	0.5	0	0	349897.39
01-MAY-2007	31-MAY-2007	349897.39	5083.33	711.67	14	1175.39	0.5	0	0	352361.45
01-JUN-2007	30-JUN-2007	352361.45	5083.33	711.67	14	1176.73	0.5	0	0	354897.95
01-JUL-2007	31-JUL-2007	354837.55	0	0	14	1177.13	0.5	0	0	356614.98
01-AUG-2007	31-AUG-2007	356614.98	0	0	14	1178.03	0.5	0	0	358401.01
01-SEP-2007	30-SEP-2007	358401.01	0	0	14	1179.98	0.5	0	0	360195.99

\$316,454.45 Accumulated as of Benefit Commencement Date for Function Result C\_PAY30\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribution Rate for Period	Interest Rate for Period	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-2004	31-DEC-2004	0	0	0	0	0	0	0	0	279234.61
01-JAN-2005	31-JAN-2005	279234.61	0	0	1102.5	0.39	0	0	0	279337.11
01-FEB-2005	28-FEB-2005	279337.11	0	0	1106.87	0.39	0	0	0	280443.98
01-MAR-2005	31-MAR-2005	280443.98	0	0	1111.26	0.39	0	0	0	281555.34
01-APR-2005	30-APR-2005	281555.34	0	0	1115.66	0.39	0	0	0	282670.9
01-MAY-2005	31-MAY-2005	282670.9	0	0	1120.05	0.39	0	0	0	283790.98
01-JUN-2005	30-JUN-2005	283790.98	0	0	1124.52	0.39	0	0	0	284195.5
01-JUL-2005	31-JUL-2005	284915.5	0	0	1128.98	0.39	0	0	0	286044.48
01-AUG-2005	31-AUG-2005	286044.48	0	0	1133.45	0.39	0	0	0	287177.93
01-SEP-2005	30-SEP-2005	287177.93	0	0	1137.94	0.39	0	0	0	288315.87
01-OCT-2005	31-OCT-2005	288315.87	0	0	1142.45	0.39	0	0	0	289458.32
01-NOV-2005	30-NOV-2005	288458.32	0	0	1146.98	0.39	0	0	0	290405.3
01-DEC-2005	31-DEC-2005	290405.3	0	0	1151.52	0.39	0	0	0	291756.82
01-JAN-2006	31-JAN-2006	291756.82	0	0	1114.16	0.38	0	0	0	292870.98

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Report ID: rcr75acu(PSPRD89)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 22  
Run Date 08/21/2007  
Run Time 14:40:58

Plan Name		Employee ID		Calculation Name		As of Date		08/21/2007		
CMB		Social Security		EST040589		Employee		Bilello, Frank J		
SSC Dt		Calc Date		08/21/2007		Reason Code		Termination		
LS Dt		Calc Time		14:35:45		Event Date		08/30/2007		
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01-FEB-2006	28-FEB-2006	292870.98	0	0	0	1118.42	0.38	0	0	293989.4
01-MAR-2006	31-MAR-2006	293389.4	0	0	0	1122.69	0.38	0	0	295112.08
01-APR-2006	30-APR-2006	295112.09	0	0	0	1126.97	0.38	0	0	296239.06
01-MAY-2006	31-MAY-2006	296239.06	0	0	0	1131.28	0.38	0	0	297370.34
01-JUN-2006	30-JUN-2006	297370.34	0	0	0	1135.6	0.38	0	0	298505.94
01-JUL-2006	31-JUL-2006	298505.94	0	0	0	1139.93	0.38	0	0	299645.87
01-AUG-2006	31-AUG-2006	299645.87	0	0	0	1144.29	0.38	0	0	300790.16
01-SEP-2006	30-SEP-2006	300790.16	0	0	0	1148.66	0.38	0	0	301938.82
01-OCT-2006	31-OCT-2006	301938.82	0	0	0	1153.04	0.38	0	0	303091.86
01-NOV-2006	30-NOV-2006	303091.86	0	0	0	1157.45	0.38	0	0	304249.31
01-DEC-2006	31-DEC-2006	304249.31	0	0	0	1161.87	0.38	0	0	305411.16
01-JAN-2007	31-JAN-2007	305411.16	0	0	0	1207.75	0.39	0	0	306618.93
01-FEB-2007	28-FEB-2007	305618.93	0	0	0	1212.52	0.39	0	0	307831.45
01-MAR-2007	31-MAR-2007	307831.45	0	0	0	1217.32	0.39	0	0	309048.77
01-APR-2007	30-APR-2007	309048.77	0	0	0	1222.13	0.39	0	0	310270.9
01-MAY-2007	31-MAY-2007	310270.9	0	0	0	1226.97	0.39	0	0	311497.87
01-JUN-2007	30-JUN-2007	311497.87	0	0	0	1231.82	0.39	0	0	312729.69
01-JUL-2007	31-JUL-2007	312729.69	0	0	0	1236.69	0.39	0	0	313966.38
01-AUG-2007	31-AUG-2007	313966.38	0	0	0	1241.58	0.39	0	0	315207.96
01-SEP-2007	30-SEP-2007	315207.96	0	0	0	1246.49	0.39	0	0	316454.45

## \$205,045.31 Accumulated as of Benefit Commencement Date for Function Result C\_PSV1\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest for Period	Interest Rate	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-1996	31-DEC-1996	0	0	0	0	0	0	0	0	94445.3
01-JAN-1997	31-JAN-1997	94446.3	0	0	0	632.79	0.67	0	0	95079.09
01-FEB-1997	28-FEB-1997	95079.09	0	0	0	637.03	0.67	0	0	95716.12
01-MAR-1997	31-MAR-1997	95716.12	0	0	0	641.3	0.67	0	0	96357.42
01-APR-1997	30-APR-1997	96357.42	0	0	0	647.84	0.64	0	0	96975.26
01-MAY-1997	31-MAY-1997	96975.26	0	0	0	652.75	0.66	0	0	97618.01
01-JUN-1997	30-JUN-1997	97618.01	0	0	0	647.01	0.66	0	0	98265.02
01-JUL-1997	31-JUL-1997	98265.02	0	0	0	651.3	0.66	0	0	98916.32
01-AUG-1997	31-AUG-1997	98916.32	0	0	0	655.62	0.66	0	0	99571.94
01-SEP-1997	30-SEP-1997	99571.94	0	0	0	659.96	0.66	0	0	100221.9
01-OCT-1997	31-OCT-1997	100221.9	0	0	0	664.24	0.66	0	0	100896.24
01-NOV-1997	30-NOV-1997	100896.24	0	0	0	668.74	0.66	0	0	101564.98
01-DEC-1997	31-DEC-1997	101564.98	0	0	0	673.17	0.66	0	0	102238.15
01-JAN-1998	31-JAN-1998	102238.15	0	0	0	665.74	0.65	0	0	102903.89
01-FEB-1998	28-FEB-1998	102903.89	0	0	0	670.08	0.65	0	0	103573.97
01-MAR-1998	31-MAR-1998	103573.97	0	0	0	674.44	0.65	0	0	104248.41
01-APR-1998	30-APR-1998	104248.41	0	0	0	678.63	0.65	0	0	104827.24
01-MAY-1998	31-MAY-1998	104827.24	0	0	0	683.25	0.65	0	0	105610.49
01-JUN-1998	30-JUN-1998	105610.49	0	0	0	687.7	0.65	0	0	106299.19
01-JUL-1998	31-JUL-1998	106299.19	0	0	0	692.18	0.65	0	0	106990.37
01-AUG-1998	31-AUG-1998	106990.37	0	0	0	696.69	0.65	0	0	107687.06
01-SEP-1998	30-SEP-1998	107687.06	0	0	0	701.23	0.65	0	0	108388.29
01-OCT-1998	31-OCT-1998	108388.29	0	0	0	705.79	0.65	0	0	109091.08
01-NOV-1998	30-NOV-1998	109091.08	0	0	0	710.39	0.65	0	0	109804.47
01-DEC-1998	31-DEC-1998	109804.47	0	0	0	715.01	0.65	0	0	110519.48
01-JAN-1999	31-JAN-1999	110519.48	0	0	0	616.23	0.56	0	0	111135.71
01-FEB-1999	28-FEB-1999	111135.71	0	0	0	619.67	0.56	0	0	111755.39
01-MAR-1999	31-MAR-1999	111755.38	0	0	0	623.13	0.56	0	0	112378.51
01-APR-1999	30-APR-1999	112378.51	0	0	0	626.6	0.56	0	0	113005.11
01-MAY-1999	31-MAY-1999	113005.11	0	0	0	630.07	0.56	0	0	113635.2
01-JUN-1999	30-JUN-1999	113635.2	0	0	0	633.61	0.56	0	0	114268.81
01-JUL-1999	31-JUL-1999	114268.81	0	0	0	637.14	0.56	0	0	114905.95
01-AUG-1999	31-AUG-1999	114905.95	0	0	0	640.69	0.56	0	0	115546.64
01-SEP-1999	30-SEP-1999	115546.64	0	0	0	644.26	0.56	0	0	116190.9
01-OCT-1999	31-OCT-1999	116190.9	0	0	0	647.86	0.56	0	0	116838.76
01-NOV-1999	30-NOV-1999	116838.76	0	0	0	651.47	0.56	0	0	117480.23
01-DEC-1999	31-DEC-1999	117480.23	0	0	0	655.1	0.56	0	0	118145.39
01-JAN-2000	31-JAN-2000	118145.39	0	0	0	760.15	0.64	0	0	118905.48

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Report ID: xxr75acu(PSERD89)		JPMorgan Chase CALCULATION WORKSHEET				Page No. 23 Run Date 08/21/2007 Run Time 14:40:58					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007	Employee	Bilello, Frank J	Reason Code	Termination	Event Date	09/30/2007
Employee ID		Social Security									
BCD Dt	10/01/2007	Calc Date	08/21/2007								
US Dt	10/01/2007	Calc Time	14:35:45								
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01-FEB-2000	29-FEB-2000	118905.48	0	0	765.04	0.64	0	0	119670.52		
01-MAR-2000	31-MAR-2000	119670.52	0	0	765.96	0.64	0	0	120410.48		
01-APR-2000	30-APR-2000	120410.48	0	0	774.91	0.64	0	0	121215.39		
01-MAY-2000	31-MAY-2000	121215.39	0	0	779.9	0.64	0	0	121995.29		
01-JUN-2000	30-JUN-2000	121995.29	0	0	784.92	0.64	0	0	122780.21		
01-JUL-2000	31-JUL-2000	122780.21	0	0	785.97	0.64	0	0	123570.18		
01-AUG-2000	31-AUG-2000	123570.18	0	0	795.05	0.64	0	0	124365.23		
01-SEP-2000	30-SEP-2000	124365.23	0	0	809.17	0.64	0	0	125165.4		
01-OCT-2000	31-OCT-2000	125165.4	0	0	805.31	0.64	0	0	125970.71		
01-NOV-2000	30-NOV-2000	125970.71	0	0	810.5	0.64	0	0	126781.21		
01-DEC-2000	31-DEC-2000	126781.21	0	0	815.71	0.64	0	0	127595.93		
01-JAN-2001	31-JAN-2001	127595.93	0	0	805.5	0.71	0	0	128506.72		
01-FEB-2001	28-FEB-2001	128506.72	0	0	816.29	0.71	0	0	129423.01		
01-MAR-2001	31-MAR-2001	129423.01	0	0	822.82	0.71	0	0	130345.93		
01-APR-2001	30-APR-2001	130345.93	0	0	829.4	0.71	0	0	131275.23		
01-MAY-2001	31-MAY-2001	131275.23	0	0	836.03	0.71	0	0	132211.36		
01-JUN-2001	30-JUN-2001	132211.36	0	0	843.71	0.71	0	0	133153.97		
01-JUL-2001	31-JUL-2001	133153.97	0	0	849.43	0.71	0	0	134103.4		
01-AUG-2001	31-AUG-2001	134103.4	0	0	856.2	0.71	0	0	135059.6		
01-SEP-2001	30-SEP-2001	135059.6	0	0	863.02	0.71	0	0	136022.62		
01-OCT-2001	31-OCT-2001	136022.62	0	0	869.88	0.71	0	0	136992.5		
01-NOV-2001	30-NOV-2001	136992.5	0	0	876.8	0.71	0	0	137963.3		
01-DEC-2001	31-DEC-2001	137963.3	0	0	883.76	0.71	0	0	138953.06		
01-JAN-2002	31-JAN-2002	138953.06	0	0	847.51	0.53	0	0	139700.57		
01-FEB-2002	28-FEB-2002	139700.57	0	0	751.53	0.53	0	0	140452.1		
01-MAR-2002	31-MAR-2002	140452.1	0	0	755.58	0.53	0	0	141207.66		
01-APR-2002	30-APR-2002	141207.66	0	0	759.64	0.53	0	0	141967.32		
01-MAY-2002	31-MAY-2002	141967.32	0	0	763.73	0.53	0	0	142731.05		
01-JUN-2002	30-JUN-2002	142731.05	0	0	767.84	0.53	0	0	143498.89		
01-JUL-2002	31-JUL-2002	143498.89	0	0	771.97	0.53	0	0	144270.86		
01-AUG-2002	31-AUG-2002	144270.86	0	0	776.12	0.53	0	0	145046.98		
01-SEP-2002	30-SEP-2002	145046.98	0	0	780.29	0.53	0	0	145827.37		
01-OCT-2002	31-OCT-2002	145827.27	0	0	784.49	0.53	0	0	146611.76		
01-NOV-2002	30-NOV-2002	146611.76	0	0	788.71	0.53	0	0	147400.47		
01-DEC-2002	31-DEC-2002	147400.47	0	0	792.96	0.53	0	0	148193.43		
01-JAN-2003	31-JAN-2003	148193.43	0	0	740.06	0.49	0	0	148933.49		
01-FEB-2003	28-FEB-2003	148933.49	0	0	743.76	0.49	0	0	149677.25		
01-MAR-2003	31-MAR-2003	149677.25	0	0	747.47	0.49	0	0	150424.72		
01-APR-2003	30-APR-2003	150424.72	0	0	751.21	0.49	0	0	151175.93		
01-MAY-2003	31-MAY-2003	151175.93	0	0	754.96	0.49	0	0	151930.89		
01-JUN-2003	30-JUN-2003	151930.89	0	0	758.73	0.49	0	0	152689.62		
01-JUL-2003	31-JUL-2003	152689.62	0	0	762.52	0.49	0	0	153452.14		
01-AUG-2003	31-AUG-2003	153452.14	0	0	766.33	0.49	0	0	154218.46		
01-SEP-2003	30-SEP-2003	154218.46	0	0	770.15	0.49	0	0	154988.61		
01-OCT-2003	31-OCT-2003	154988.61	0	0	774	0.49	0	0	155762.61		
01-NOV-2003	30-NOV-2003	155762.61	0	0	777.06	0.49	0	0	156540.47		
01-DEC-2003	31-DEC-2003	156540.47	0	0	781.75	0.49	0	0	157322.22		
01-JAN-2004	31-JAN-2004	157322.22	0	0	821.6	0.52	0	0	158143.82		
01-FEB-2004	28-FEB-2004	158143.82	0	0	825.99	0.52	0	0	158969.71		
01-MAR-2004	31-MAR-2004	158969.71	0	0	830.2	0.52	0	0	159799.91		
01-APR-2004	30-APR-2004	159799.91	0	0	834.54	0.52	0	0	160634.45		
01-MAY-2004	31-MAY-2004	160634.45	0	0	838.9	0.52	0	0	161473.15		
01-JUN-2004	30-JUN-2004	161473.35	0	0	841.28	0.52	0	0	162316.62		
01-JUL-2004	31-JUL-2004	162316.62	0	0	847.58	0.52	0	0	163184.31		
01-AUG-2004	31-AUG-2004	163184.31	0	0	852.11	0.52	0	0	164016.42		
01-SEP-2004	30-SEP-2004	164016.42	0	0	856.56	0.52	0	0	164872.98		
01-OCT-2004	31-OCT-2004	164872.98	0	0	861.03	0.52	0	0	165734.01		
01-NOV-2004	30-NOV-2004	165734.01	0	0	865.53	0.52	0	0	166539.54		
01-DEC-2004	31-DEC-2004	166539.54	0	0	870.05	0.52	0	0	167469.59		
01-JAN-2005	31-JAN-2005	167469.59	0	0	785.72	0.46	0	0	168255.31		
01-FEB-2005	28-FEB-2005	168255.31	0	0	789.4	0.46	0	0	169041.71		
01-MAR-2005	31-MAR-2005	169041.71	0	0	793.11	0.46	0	0	169837.92		
01-APR-2005	30-APR-2005	169837.92	0	0	795.83	0.46	0	0	170634.65		
01-MAY-2005	31-MAY-2005	170634.65	0	0	800.57	0.46	0	0	171435.22		

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Report ID: xxr75acu(PSPRD99) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 24  
 Run Date 08/31/2007  
 Run Time 14:10:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007			
Employee ID		Social Security		Employee	Bilello, Frank J			
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination			
LS Dt	10/01/2007	Calc Time	14:25:45	Event Date	09/30/2007			
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01-JUN-2005	30-JUN-2005	171435.22	0	804.32	0.46	0	0	172239.54
01-JUN-2005	31-JUL-2005	172239.54	0	808.1	0.46	0	0	173047.54
01-AUG-2005	31-AUG-2005	173047.54	0	811.89	0.46	0	0	173859.53
01-SEP-2005	30-SEP-2005	173859.53	0	815.7	0.46	0	0	174675.23
01-OCT-2005	31-OCT-2005	174675.23	0	819.52	0.46	0	0	175494.75
01-NOV-2005	30-NOV-2005	175494.75	0	823.37	0.46	0	0	176318.12
01-DEC-2005	31-DEC-2005	176318.12	0	827.23	0.46	0	0	177145.35
01-JAN-2006	31-JAN-2006	177145.35	0	830.58	0.54	0	0	178101.93
01-FEB-2006	28-FEB-2006	178101.93	0	861.75	0.54	0	0	179063.68
01-MAR-2006	31-MAR-2006	179063.68	0	866.34	0.54	0	0	180030.62
01-APR-2006	30-APR-2006	180030.62	0	870.17	0.54	0	0	181002.74
01-MAY-2006	31-MAY-2006	181002.74	0	877.42	0.54	0	0	181980.21
01-JUN-2006	30-JUN-2006	181980.21	0	882.69	0.54	0	0	182962.9
01-JUL-2006	31-JUL-2006	182962.9	0	888.0	0.54	0	0	183950.5
01-AUG-2006	31-AUG-2006	183950.5	0	893.33	0.54	0	0	184941.23
01-SEP-2006	30-SEP-2006	184941.23	0	898.7	0.54	0	0	185942.92
01-OCT-2006	31-OCT-2006	185942.92	0	904.09	0.54	0	0	186947.02
01-NOV-2006	30-NOV-2006	186947.02	0	909.51	0.54	0	0	187956.53
01-DEC-2006	31-DEC-2006	187956.53	0	1014.97	0.54	1877.55	0	192849.45
01-JAN-2007	31-JAN-2007	192849.45	0	1213.17	0.62	0	0	195062.62
01-FEB-2007	28-FEB-2007	195062.62	0	1220.76	0.62	0	0	196283.38
01-MAR-2007	31-MAR-2007	196283.38	0	1228.4	0.62	0	0	197511.78
01-APR-2007	30-APR-2007	197511.78	0	1235.09	0.62	0	0	198747.87
01-MAY-2007	31-MAY-2007	198747.87	0	1243.82	0.62	0	0	199991.69
01-JUN-2007	30-JUN-2007	199991.69	0	1251.61	0.62	0	0	201243.2
01-JUL-2007	31-JUL-2007	201243.2	0	1259.44	0.62	0	0	202502.74
01-AUG-2007	31-AUG-2007	202502.74	0	1267.32	0.62	0	0	203770.06
01-SEP-2007	30-SEP-2007	203770.06	0	1275.25	0.62	0	0	205045.31

\$201,600.74 Accumulated as of Benefit Commencement Date for Function Result C\_PSV30\_F

Start Date	End Date	Beginning Balance	Earnings	Credit for Period	Contribu- tion Rate for Period	Interest Rate for Period	Interest for Period	Adjustment for Period	Interest for Period	Ending Balance
31-DEC-2004	31-DEC-2004	0	0	0	0	0	0	0	0	167469.59
01-JAN-2005	31-JAN-2005	167469.59	0	0	825.74	0.49	0	0	0	168295.33
01-FEB-2005	28-FEB-2005	168295.33	0	0	829.81	0.49	0	0	0	169125.14
01-MAR-2005	31-MAR-2005	169125.14	0	0	833.91	0.49	0	0	0	169959.05
01-APR-2005	30-APR-2005	169959.05	0	0	838.02	0.49	0	0	0	170797.07
01-MAY-2005	31-MAY-2005	170797.07	0	0	842.15	0.49	0	0	0	171639.22
01-JUN-2005	30-JUN-2005	171639.22	0	0	846.3	0.49	0	0	0	172485.52
01-JUL-2005	31-JUL-2005	172485.52	0	0	850.47	0.49	0	0	0	173335.99
01-AUG-2005	31-AUG-2005	173335.99	0	0	854.67	0.49	0	0	0	174190.66
01-SEP-2005	30-SEP-2005	174190.66	0	0	858.88	0.49	0	0	0	175049.54
01-OCT-2005	31-OCT-2005	175049.54	0	0	863.12	0.49	0	0	0	175912.66
01-NOV-2005	30-NOV-2005	175912.66	0	0	867.37	0.49	0	0	0	176780.03
01-DEC-2005	31-DEC-2005	176780.03	0	0	871.65	0.49	0	0	0	177651.69
01-JAN-2006	31-JAN-2006	177651.69	0	0	843.67	0.47	0	0	0	178495.35
01-FEB-2006	28-FEB-2006	178495.35	0	0	847.67	0.47	0	0	0	179343.02
01-MAR-2006	31-MAR-2006	179343.02	0	0	851.7	0.47	0	0	0	180191.72
01-APR-2006	30-APR-2006	180191.72	0	0	855.74	0.47	0	0	0	181050.46
01-MAY-2006	31-MAY-2006	181050.46	0	0	859.81	0.47	0	0	0	181910.27
01-JUN-2006	30-JUN-2006	181910.27	0	0	863.89	0.47	0	0	0	182774.16
01-JUL-2006	31-JUL-2006	182774.16	0	0	867.99	0.47	0	0	0	183642.15
01-AUG-2006	31-AUG-2006	183642.15	0	0	872.12	0.47	0	0	0	184514.27
01-SEP-2006	30-SEP-2006	184514.27	0	0	876.26	0.47	0	0	0	185390.63
01-OCT-2006	31-OCT-2006	185390.63	0	0	880.42	0.47	0	0	0	186270.95
01-NOV-2006	30-NOV-2006	186270.95	0	0	884.5	0.47	0	0	0	187155.55
01-DEC-2006	31-DEC-2006	187155.55	0	0	888.8	0.47	4851.02	0	0	182898.37
01-JAN-2007	31-JAN-2007	182898.37	0	0	948.08	0.49	0	0	0	193846.45
01-FEB-2007	28-FEB-2007	183846.45	0	0	952.74	0.49	0	0	0	184799.19
01-MAR-2007	31-MAR-2007	184799.19	0	0	957.42	0.49	0	0	0	195755.61
01-APR-2007	30-APR-2007	185755.61	0	0	962.12	0.49	0	0	0	196719.73
01-MAY-2007	31-MAY-2007	196718.73	0	0	966.85	0.49	0	0	0	197665.58

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Report ID: vxr75acu(PSPR989) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 25  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Calculation Name EST040589  
 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
 -----  
 01-JUN-2007 30-JUN-2007 197655.58 0 0 971.6 0.49 0 0 198657.18  
 01-JUL-2007 31-JUL-2007 198657.18 0 0 976.38 0.49 0 0 199633.56  
 01-AUG-2007 31-AUG-2007 199633.56 0 0 981.18 0.49 0 0 200614.74  
 01-SEP-2007 30-SEP-2007 200614.74 0 0 986 0.49 0 0 201600.74

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 Plan Eligibility  
 -----  
 CMB-Plan Eligibility Eligible as of Event Date (09/30/2007)  
 Begin Dt End Dt Status  
 -----  
 01/01/1997 09/30/2007 Eligible

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 Plan Participation  
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 CMB Participation Participating as of Participation Date (01/01/1997)

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 Benefit Eligibility  
 -----  
 Eligible C\_ALTBEN\_F Alternate Benefit Elig  
 Eligible C\_ALTER\_F Alt Ben Early Retirement Elig  
 Ineligible C\_ALTRP\_F Alt Ben ER (RIF)  
 Eligible C\_C96ER\_F RET Eligibility  
 Ineligible C\_C96TV\_F TVER Eligibility  
 Eligible C\_CBER\_F Chemical 96 FP Early Ret Elig  
 Ineligible C\_DISELG\_F Disability Retirement  
 Ineligible C\_DTHRELG\_F PRSA Death Benefit  
 Eligible C\_NRELG\_F Normal Ret Eligibility  
 Ineligible C\_VNB95\_F Valley National Rule 95 @ BCD  
 Ineligible C\_VNL95\_F Valley National Rule 95 @ LSD  
 Ineligible C\_WKST10\_F Worksheet Excess Plan  
 Ineligible C\_WKST11\_F Worksheet SS = 0  
 Ineligible C\_WKST12\_F Worksheet Life = 80  
 Ineligible C\_WKST3\_F Worksheet for FP warning  
 Ineligible C\_WKST4\_F Worksheet for FP warning  
 Ineligible C\_WKST5\_F Worksheet for FP warning  
 Ineligible C\_WKST6\_F Worksheet Winning FP Minimum  
 Ineligible C\_WKST7\_F Worksheet 415 threshold LS  
 Ineligible C\_WKST8\_F Worksheet 415 Threshold Mth  
 Ineligible C\_WKST9\_F Worksheet 415 Threshold  
 Ineligible C\_WKSTR1\_F Worksheet Winning FP Minimum  
 Ineligible C\_WKSTR2\_F Worksheet Winning FP Minimum  
 Eligible C\_WKST\_F Print Calculation Worksheet

AUG.31.2007 07:54

#7820 P.027 /045

Report ID: rxxr75a9u(PSPRD89) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 26  
Run Date 08/21/2007  
Run Time 14:40:58

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		Calculation Name EST040589			
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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AUG.31.2007 07:54

#7820 P.028 /045

Report ID: rxr75acu(PSFRD99)		JPMorgan Chase CALCULATION WORKSHEET		Page No. 27 Run Date 08/21/2007 Run Time 11:40:58	
<hr/>					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bileilo, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
<hr/>					
NEW PLAN GATT					
Total Cash Balance@BCD					565241.300000
Total Cash Balance@BCD					565241.300000
Forms Of Benefit	Benefit	Gatt Factor (ANGATT)	Reduced Benefit		
<hr/>					
Annual GATT Rate %					4.85
Increasing Single Life		226.995600	2490.10		
Single Life		139.641600	4047.80		
5 Year Certain and Life	4047.80	0.987400	3998.80		
10 Year Certain and Life	4047.80	0.952400	3855.12		
15 Year Certain and Life	4047.80	0.900900	3646.66		
20 Year Certain and Life	4047.80	0.839600	3398.53		
40% Joint and Survivor	4047.80	0.897600	3633.31		
50% Joint and Survivor	4047.80	0.875200	3542.63		
50% Joint and Survivor Reversion	4047.80	0.862500	3491.23		
66 2/3% Joint and Survivor	4047.80	0.840200	3400.96		
75% Joint and Survivor	4047.80	0.823700	3334.17		
100% Joint and Survivor	4047.80	0.778000	3149.19		
100% Joint and Survivor Reversion	4047.80	0.758200	3069.04		
<hr/>					
LEVEL INCOME AT 62					
PIA Age 62					0.00
Single Life	4047.80	0.000000	4047.80		
75 C&L	3646.66	0.000000	3646.66		
20 C&L	3398.53	0.000000	3398.53		
40% J&S	3633.31	0.000000	3633.31		
50% J&S	3542.63	0.000000	3542.63		
50% J&S Rev	3491.23	0.000000	3491.23		
66 2/3% J&S	3400.96	0.000000	3400.96		
75% J&S	3334.17	0.000000	3334.17		
100% J&S	3149.19	0.000000	3149.19		
100% J&S Rev	3069.04	0.000000	3069.04		
<hr/>					
LEVEL INCOME AT 65					
PIA Age 65					0.00
Single Life	4047.80	0.000000	4047.80		
40% J&S	3633.31	0.000000	3633.31		
50% J&S	3542.63	0.000000	3542.63		
50% J&S Rev	3491.23	0.000000	3491.23		
66 2/3% J&S	3400.96	0.000000	3400.96		
75% J&S	3334.17	0.000000	3334.17		
100% J&S	3149.19	0.000000	3149.19		
100% J&S Rev	3069.04	0.000000	3069.04		
<hr/>					
BCD Age	66.000000	Cash Balance at BCD			
Account	Age 65 Amt	Benefit Greater of:	As Of	Lump Sum	Factor
PAY1	0.00	A. Projected Cash Bal (NRD)	10/01/2006	0.00	143.343648
PAY2	0.00	1. Life Annuity			1.000000
PSV1	0.00	2. Lump Sum Equivalent		0.00	139.641600
PSV2	0.00				
TRA1	0.00				
		B. Cash Balance (BCD)			
Total	0.00	Lump Sum Equivalent		565,241.30	

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#7820 P.029 /045

Report ID: rrxr75aou(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 36  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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C. Final Cash Balance (A or B)		-----
Lump Sum Equivalent		\$65,241.30
<b>HJPNC CASH BALANCE</b>		
Total Cash Balance@BCD		518055.19
Total Cash Balance@BCD		518055.19

---

Forms Of Benefit	Chm Factor	Smaller of ANCATT, NOGATT	Conversion Factor	Benefit
Single Life	139.641600			3709.89
Increasing Single Life	223.362000			3319.35
5 Year Certain and Life	139.641600		0.970000	3598.59
10 Year Certain and Life	139.641600		0.910000	3376.00
15 Year Certain and Life	139.641600		0.825000	3060.66
20 Year Certain and Life	139.641600		0.759000	2815.81
40% Joint and Survivor	139.641600		0.920000	3413.10
50% Joint and Survivor	139.641600		0.900000	3338.80
50% Joint and Survivor Reversion	139.641600		0.890000	3301.80
75% Joint and Survivor	139.641600		0.850000	2153.41
66 2/3% Joint and Survivor	139.641600		0.834000	3094.05
100% Joint and Survivor	139.641600		0.800000	2987.91
100% Joint and Survivor Reversion	139.641600		0.785000	2912.26

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#7820 P.030 /045

Report ID: mcr7bscu(28PRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 29  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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 CHEMICAL MINIMUMS  
 -----

Chem 96 Adj SL Ann = (Chem 96 FP Min \* Chem 96 BRF)  
 Chemical 96 Adjusted Single Life 265.620000

Chemical BRF 1.000000  
 12/31/96 Chem FP Min 265.620000

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Chem 96 Adj 5 YR CAL = (Chem 96 Adj SL Ann \* 5 YR CAL Factor)  
 Chemical 96 Adjusted (BRF), 5 YR CAL Annuity 267.451400  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 5 YR CAL Factor, Max 1 0.925000

-----

Chem 96 Adj 10 YR CAL = (Chem 96 Adj SL Ann \* 10 YR CAL Factor)  
 Chemical 96 Adjusted (BRF), 10 YR CAL Annuity 241.714200  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 10 YR CAL Factor, Max 1 0.910000

-----

Chem 96 Adj 15 YR CAL = (Chem 96 Adj SL Ann \* 15 YR CAL Factor)  
 Chemical 96 Adjusted (BRF), 15 YR CAL Annuity 219.136500  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 15 YR CAL Factor, Max 1 0.825000

-----

Chem 96 Adj 20 YR CAL = (Chem 96 Adj SL Ann \* 20 YR CAL Factor)  
 Chemical 96 Adjusted (BRF), 20 YR CAL Annuity 201.605500  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 10 YR CAL Factor, Max 1 0.759000

-----

Chem 96 Adj 40% J&S = (Chem 96 Adj SL Ann \* 40% J&S Factor)  
 Chemical 96 Adjusted (BRF), 40% J&S Annuity 244.370400  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 40% J&S Factor, Max 1 0.920000

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Chem 96 Adj 50% J&S = (Chem 96 Adj SL Ann \* 50% J&S Factor)  
 Chemical 96 Adjusted (BRF), 50% J&S Annuity 239.058000  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 50% J&S Factor, Max 1 0.900000

-----

Chem 96 Adj 50% J&S Reversion = (Chem 96 Adj SL Ann \* 50% J&S Reversion Factor)  
 Chemical 96 Adjusted (BRF), 50% J&S Reversion Annuity 226.401900  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 50% J&S Reversion Factor, Max 1 0.890000

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Chem 96 Adj 66 2/3% J&S = (Chem 96 Adj SL Ann \* 66 2/3% J&S Factor)  
 Chemical 96 Adjusted (BRF), 66 2/3% J&S Annuity 221.527090  
 Chemical 96 Adjusted Single Life 265.620000

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#7820 P.031 /045

Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 30  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:15:45 Event Date 09/30/2007  
 -----  
 Chase CMB 66 2/3% J&S Factor, Max 1 0.834000  
 -----  
 Chem 96 Adj 75% J&S = (Chem 96 Adj SL Ann \* 75% J&S Factor)  
 Chemical 96 Adjusted (ERF), 75% J&S Annuity 225.777000  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 75% J&S Factor, Max 1 0.830000  
 -----  
 Chem 96 Adj 100% J&S = (Chem 96 Adj SL Ann \* 100% J&S Factor)  
 Chemical 96 Adjusted (ERF), 100% J&S Annuity 212.496000  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 100% J&S Factor, Max 1 0.800000  
 -----  
 Chem 96 Adj 100% J&S Reversion = (Chem 96 Adj SL Ann \* 100% J&S Reversion Factor)  
 Chemical 96 Adjusted (ERF), 100% J&S Reversion Annuity 208.511000  
 Chemical 96 Adjusted Single Life 265.620000  
 Chase CMB 100% J&S Reversion Factor, Max 1 0.785000  
 -----  
 Chem 96 Lump Sum = (Chem 96 PP Min \* Lump Sum Factor)  
 Chemical 96 Converted To Lump Sum 37091.600000  
 Lump Sum Factor 139.641600  
 12/31/96 Chem PP Min 265.620000  
 -----  
 Chem Cash Bal As SL AnnuityBCD = (Chem C8@BCD / Annuity@AGBR)  
 Chemical Cash Balance As SLA @BCD 1566.860000  
 Chem C8@BCD 218798.680000  
 Annuity@AGBR ANGATT 4 \* 12 139.641600  
 -----  
 Chem Cash Balance@LSD  
 Chem Cash Balance@LSD 218798.680000  
 -----  
 97 Credits SL@BCD = (97 Credits@BCD / Annuity@AGBR)  
 97 Credits As An Annuity At BCD 146.400000  
 97 Credits@BCD 20443.380000  
 Annuity@AGBR ANGATT 4 \* 12 139.641600  
 -----  
 97 Credits@LSD  
 97 Credits@LSD 20443.380000  
 -----  
 Chem 90 Adj SL Incl COLA = (Chem 90 Lump Sum Incl COLA / Annuity@AGBR)  
 Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95 1765.890000  
 Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95 246591.710000  
 Min ANGATT,NOGATT Annuity@AGBR 4 \* 12 139.641600  
 -----  
 Chem 90 Adj 5 YR C&L = (Chem 90 Adj SL Incl COLA \* 5 YR C&L Factor)  
 Chemical 90 Adjusted (ERF), 5 YR C&L Annuity 1712.913300

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#7820 P.032 /045

Report ID: rxr75acu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 31  
 Run Date 08/21/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Dilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 5 YR C&L Factor, Max 1	0.970000

---

Chem 90 Adj 10 YR C&L = (Chem 90 Adj SL Incl COLA \* 10 YR C&L Factor)

Chemical 90 Adjusted (ERF), 10 YR C&L Annuity	1606.959900
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 10 YR C&L Factor, Max 1	0.910000

---

Chem 90 Adj 15 YR C&L = (Chem 90 Adj SL Incl COLA \* 15 YR C&L Factor)

Chemical 90 Adjusted (ERF), 15 YR C&L Annuity	1456.859250
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 15 YR C&L Factor, Max 1	0.825000

---

Chem 90 Adj 20 YR C&L = (Chem 90 Adj SL Incl COLA \* 20 YR C&L Factor)

Chemical 90 Adjusted (ERF), 20 YR C&L Annuity	1340.310510
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 20 YR C&L Factor, Max 1	0.759000

---

Chem 90 Adj 40% J&S = (Chem 90 Adj SL Incl COLA \* 40% J&S Factor)

Chemical 90 Adjusted (ERF), 40% J&S Annuity	1624.620000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 40% J&S Factor, Max 1	0.820000

---

Chem 90 Adj 50% J&S = (Chem 90 Adj SL Incl COLA \* 50% J&S Factor)

Chemical 90 Adjusted (ERF), 50% J&S Annuity	1589.300000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 50% J&S Factor, Max 1	0.800000

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Chem 90 Adj 50% J&S Reversion = (Chem 90 Adj SL Incl COLA \* 50% J&S Reversion Factor)

Chemical 90 Adjusted (ERF), 50% J&S Reversion Annuity	1571.610000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 50% J&S Reversion Factor, Max 1	0.890000

---

Chem 90 Adj 66 2/3% J&S = (Chem 90 Adj SL Incl COLA \* 66 2/3% J&S Factor)

Chemical 90 Adjusted (ERF), 66 2/3% J&S Annuity	1472.752250
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 66 2/3% J&S Factor, Max 1	0.831000

---

Chem 90 Adj 75% J&S = (Chem 90 Adj SL Incl COLA \* 75% J&S Factor)

Chemical 90 Adjusted (ERF), 75% J&S Annuity	1501.010000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 75% J&S Factor, Max 1	0.850000

---

Chem 90 Adj 100% J&S = (Chem 90 Adj SL Incl COLA \* 100% J&S Factor)

Chemical 90 Adjusted (ERF), 100% J&S Annuity	1412.710000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000

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#7820 P.033 /045

JPMorgan Chase  
CALCULATION WORKSHEET

Report ID: rxx75acu(PSPRDB9) Page No. 32  
Run Date 08/21/2007  
Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilelio, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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Chase CMB 100% J&S Factor, Max 1	0.800000
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Chem 90 Adj 100% J&S Reversion = (Chem 90 Adj SL Incl COLA \* 100% J&S Reversion Factor)

Chemical 90 Adjusted (ERF), 100% J&S Reversion Annuity	1386.220000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
Chase CMB 100% J&S Reversion Factor, Max 1	0.785000

---

Chem 90 LS INCL COLA = (90 SLL ROUNDED * ANNUITY@AGLR)	
--	--

Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95	246591.710000
90 SLL Rounded 2	1765.890000
Max ANNUITY@AGLR 4 * 12	139.641600

---

Chem Min SLA = Max(Chem 90 SLA@BCD, Chem 90 Adj SL Incl COLA@BCD) + Chem 90 PP SLA@BCD + 97 Credits SLA@BCD	
---	--

Chemical Minimum Single Life Annuity	2177.910000
Chemical Balance As A SL Annuity At BCD	1566.860000
Chemical 90 Adjusted (ERF) Single Life, Includes 3% COLA Increases 1/1/91 - 12/31/95	1765.890000
The Greater Of	1765.890000
Chemical 96 Adjusted Single Life	265.520000
97 Credits As A Lump Sum At BCD Chase Factor (ANGRATT)	146.398924

---

Chem Min Inc Ann = (Max(Chem Cash Bal@BCD, Chem 90 LS Incl COLA@BCD) + 97 Credits SLA@BCD) / Annuity@AGBR-ZEGATT)	
---	--

Chemical Minimum Increasing Single Life	1155.530000
Chem Minimum CB9BCD	218793.680000
Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95	246591.710000
The Greater Of	246591.710000
97 Credits@BCD	20443.380000
Annuity@AGBR ZEGATT 4 * 12	223.362000

---

Chem Min 5 YR C&L = (Chem Min SL * 5 YR C&L Factor)	
---	--

Chemical Minimum 5 YR C&L	2112.571656
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 5 YR C&L Factor, Max 1	0.970000

---

Chem Min 10 YR C&L = (Chem Min SL * 10 YR C&L Factor)	
---	--

Chemical Minimum 10 YR C&L	1981.897121
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 10 YR C&L Factor, Max 1	0.910000

---

Chem Min 15 YR C&L = (Chem Min SL * 15 YR C&L Factor)	
---	--

Chemical Minimum 15 YR C&L	1796.774862
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 15 YR C&L Factor, Max 1	0.825000

---

Chem Min 20 YR C&L = (Chem Min SL * 20 YR C&L Factor)	
---	--

Chemical Minimum 20 YR C&L	1653.032873
Chem Minimum Single Life Annuity	2177.908924
Chase CMB 20 YR C&L Factor, Max 1	0.758000

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#7820 P.034 /045

Report ID: rxr75acu(RSPRD89) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 33  
Run Date 08/31/2007  
Run Time 14:10:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilicic, Frank J
BCP Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LG Dt	10/01/2007	Calc Time	14:36:45	Event Date	08/30/2007

---

Chem Min 40% J&S = (Chem Min SL \* 40% J&S Factor)

Chemical Minimum 40% J&S	2003.680000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 40% J&S Factor, Max 1	0.920000

---

Chem Min 50% J&S = (Chem Min SL \* 50% J&S Factor)

Chemical Minimum 50% J&S	1960.120000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 50% J&S Factor, Max 1	0.900000

---

Chem Min 50% J&S Reversion = (Chem Min SL \* 50% J&S Reversion Factor)

Chemical Minimum 50% J&S Reversion	1938.340000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 50% J&S Reversion Factor, Max 1	0.880000

---

Chem Min 66 2/3% J&S = (Chem Min SL \* 66 2/3% J&S Factor)

Chemical Minimum 66 2/3% J&S	1816.376043
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 66 2/3% J&S Factor, Max 1	0.834000

---

Chem Min 75% J&S = (Chem Min SL \* 75% J&S Factor)

Chemical Minimum 75% J&S	1881.220000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 75% J&S Factor, Max 1	0.850000

---

Chem Min 100% J&S = (Chem Min SL \* 100% J&S Factor)

Chemical Minimum 100% J&S	1742.330000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 100% J&S Factor, Max 1	0.800000

---

Chem Min 100% J&S Reversion = (Chem Min SL \* 100% J&S Reversion Factor)

Chemical Minimum 100% Reversion J&S	1709.650000
Chem Minimum Single Life Annuity	2177.910000
Chase CMB 100% J&S Reversion Factor, Max 1	0.785000

---

Chem Min Lump Sum = Max(Chem Cash Bal@LSD, Chem 90 LG Incl COLA@LSD) + Chem 96 PP As LG@LSD + 97 Credits@LSD

Chemical Minimum Lump Sum	304126.690000
Chem Minimum CB@LSD	218798.660000
Chemical 90 Converted To Lump Sum, Includes 3% COLA Increases 1/1/91 - 12/31/95	246591.710000
The Greater Of	246591.710000
Chemical 96 Converted To Lump Sum Amount	27091.660000
97 Credits@LSD	20443.380000

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AUG.31.2007 07:55

#7820 P.035 /045

Report ID: rxxr75acu (PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 34  
 Run Date 08/21/2007  
 Run Time 14:40:58

Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
ECB Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

WINNING BENEFIT			
Forms Of Benefit	Benefit	Factor	Reduced Benefit
Total CMBLS0		565241.30	518055.19
CMB GATT SL		139.841600	3709.89
CB CMB Inc SL	565241.30	223.362000	2319.35
CB CMB 5 YR Cal	4047.80	0.987400	3558.59
CB CMB 10 YR Cal	4047.80	0.952400	3276.00
CB CMB 15 YR Cal	4047.80	0.903900	3060.66
CB CMB 20 YR Cal	4047.80	0.900300	2815.81
CB CMB 40% J&S	4047.80	0.897600	2413.10
CB CMB 50% J&S	4047.80	0.875200	3338.90
CB CMB 50% J&S Rev	4047.80	0.862500	1938.34
CB CMB 66 2/3% J&S	4047.80	0.840200	3094.05
CB CMB 75% J&S	4047.80	0.823700	3153.41
CB CMB 100% J&S	4047.80	0.778000	2967.91
CB CMB 100% J&S Rev	4047.80	0.758200	2912.26

AUG.31.2007 07:55

#7820 P.036 /045

Report ID: xxr75acu(PSRDRS9) JPMorgan Chase  
 CALCULATION WORKSHEET  
 Page No. 35  
 Run Date 08/21/2007  
 Run Time 14:40:58

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 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Billello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 08/30/2007  
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## BASIC DATA SUMMARY

Address 25 Riverdale Pkwy  
 Riverdale, NJ 07457

Date of Birth 09/08/1941 Company 803 Action CNV Marital Status Married  
 Rehire Date Department 000484 Action Reason CNV Acquisition Code  
 Beneficiary Date of Birth 07/20/1948 Prior Bank Code C Action Date 12/29/2006  
 Derived Minimum Type C - Chem Minimums Apply

## LEGACY DATA:

SS Indicator N Grandfather Indicator N Cash Plan Participation Date 10/01/1966  
 PBA Indicator N Dual Service Indicator N Alternate Benefit Eligibility P  
 LTD Indicator N Dual Benefit Indicator N Alternate Benefit Waiver Indicator N  
 QDRO Indicator N Ignore Minimum Indicator N Ignore Minimum Ind At Calc Time N  
 Primerica Indicator N Rehired/Reinstated Indicator N Acquisition Benefit Service Date  
 Part Time Indicator N Participation 12/31/1996 Y Foreign Eligible For Domestic Plan Indicator N  
 Dual Benefit Indicator JPM

H-JPM Credited Service Date H-JPM Participation 12/31/01  
 H-JPM Vesting Service Date H-JPM Ineligible for Transition N  
 H-JPM Special HCE group H-JPM Final Pay Benefit Eligible N  
 H-JPM Partial Plan Termination H-JPM Qual Payment from Excess Plan  
 BI 12/31/2004 Participant Status BI Vesting Entry Date  
 BI Plan Status BI Fully Vested Date  
 BI GF Indicator Code BI PPAP Entry Date  
 BI Elig Code 0 BI Company Seniority Data  
 BI Special Handling Code BI Employee Money 0.000000000  
 BI Prior Plan Code BI Past Pension Credit 0.0000  
 BI Use LTD Pay Rate BI LTD Pay Rate 0.000000000

Pay Credit Category A Pay Credit Category Override  
 Chase Grandfathered None  
 Supplemental Percentage 0

## ACCOUNT DATA AS OF LATEST VALUATION DATE:

Function Result	End Date	End Balance		
C_PAX1_F	06/30/2007	351837.85		
C_PSV1_F	06/30/2007	201243.30		
Prior Service Balance With Interest Credits	201243.30	Annual Benefits Base Rate 0.000000		
Salary Based Balance With Interest Credits	354837.85	Shift Differential Rate 0.000000		
Benefit Administrator UI79472				

## SERVICE HISTORY:

CMS-Eligibility Svc 47.221 years and days as of Event Date (08/30/2007)  
 CMB-Pay Credit Service 47.221 years and days as of Event Date (08/30/2007)  
 Total hJPM FAP Cred. Svc 0/00 years and months as of Event Date ( )  
 Total hJPM FAP Bft Elig Svc 0/00 years and months as of Event Date ( )

## EARNINGS HISTORY:

Function Result	End Date	EARNINGS
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#7820 P.037 /045

Report ID: rxxr75acu(PSPRD69) JPMorgan Chase  
CALCULATION WORKSHEET Page No. 16  
Run Date 08/31/2007  
Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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C_PAY1_F	07/31/2007	0.00
C_PAY1_F	08/31/2007	0.00
C_PAY1_F	09/30/2007	0.00

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#7820 P.038 /045

Report ID: rxr75acu(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 37  
 Run Date 08/21/2007  
 Run Time 14:40:58

-----  
 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:46 Event Date 09/30/2007  
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## FROZEN MINIMUMS:

Frozen Account	Effective Date	Frozen Qualified Amount	Frozen Excess/Unlimited Amount
CHEM	31-DEC-1990	1523.27	0.00
CMAA	31-DEC-1992	2048.66	0.00
CNFA	31-DEC-1996	265.62	0.00
CMFC	31-DEC-1996	37165.91	0.00
CONV	31-DEC-1996	265.62	0.00

## CASH MINIMUMS AS OF LATEST VALUATION DATE:

Function Result	End Date	End Balance
C_97CQ_F	06/30/2007	20195.54
C_ALTQ_F	06/30/2007	255856.03
C_CHEMQ_F	06/30/2007	216146.10

## MULTI-BENEFICIARY LUMP SUM DATA FOR DEATH CALC:

Optional Forms:	Form:	Lump Sum Amount:
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## RELATIVE VALUES C\_ALTOPT\_F

Form	Guaranteed Periods	Percent Joint & Survivor	Payment Amount	Present Value	Ratio				
JS	0	50	3,756.94	1,878.17	0.00	0.00	0.00	599,458.63	100%
JS	0	100	3,329.50	3,329.50	0.00	0.00	0.00	599,372.00	100%
LIFE	0	0	4,174.38	0.00	0.00	0.00	0.00	582,915.10	97%
LUMP	0	0	582,917.21	0.00	0.00	0.00	0.00	582,917.21	97%

## RELATIVE VALUES C\_CMROPT\_F

Form	Guaranteed Periods	Percent Joint & Survivor	Payment Amount	Present Value	Ratio				
INC	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0%
JS	0	40	3,633.31	1,453.32	0.00	0.00	0.00	565,241.80	100%
JS	0	50	3,542.63	1,771.32	0.00	0.00	0.00	565,257.46	100%
JS	0	67	3,400.96	2,267.42	0.00	0.00	0.00	565,344.34	100%
JS	0	75	3,334.17	2,500.53	0.00	0.00	0.00	565,208.44	100%
JS	0	100	3,149.19	3,149.19	0.00	0.00	0.00	565,215.24	100%
LIFE	0	0	4,047.80	0.00	0.00	0.00	0.00	565,239.32	100%
LIFE	5	0	3,996.80	0.00	0.00	0.00	0.00	565,232.43	100%
LIFE	10	0	3,855.12	0.00	0.00	0.00	0.00	565,248.50	100%
LIFE	15	0	3,646.66	0.00	0.00	0.00	0.00	565,251.32	100%
LIFE	20	0	3,398.53	0.00	0.00	0.00	0.00	565,262.53	100%
LUMP	0	0	565,241.30	0.00	0.00	0.00	0.00	565,241.30	100%
POP	0	50	3,491.23	1,745.62	4,047.80	0.00	0.00	565,255.70	100%
POP	0	100	3,069.04	3,069.04	4,047.80	0.00	0.00	565,238.97	100%

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#7820 P.039 /045

Report ID: mxr7Sacu(PGPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 28  
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 Run Time 14:40:58

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 Plan Name CMB Calculation Name EST040589 As of Date 08/21/2007  
 Employee ID Social Security Employee Bilello, Frank J  
 BCD Dt 10/01/2007 Calc Date 08/21/2007 Reason Code Termination  
 LS Dt 10/01/2007 Calc Time 14:35:45 Event Date 09/30/2007  
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RELATIVE VALUES C\_XCMDOP\_F

Term Code	Guaranteed Periods	Joint & Survivor	Payment Amount	Payment Amount	Payment Amount	Payment Amount	Present Value	Ratio
---	---	---	0.00	0.60	0.00	0.00	0.00	200%

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#7820 P.040 /045

Report ID: xkr75acu(PSPRD89)		JPMorgan Chase CALCULATION WORKSHEET		Page No. 39 Run Date 08/21/2007 Run Time 14:40:58	
<hr/>					
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007
<hr/>					
SUMMARY OF OPTIONAL FORMS					
Tump Sum Payment Amount	565241.30	Monthly Amount	Survivor's Amount	Reversion	
Forms Of Benefit					
<hr/>					
Life Annuity	4047.80				
Increasing Annuity	2490.10				
5 Year Certain and Life	3996.80				
10 Year Certain and Life	3855.12				
15 Year Certain and Life	3616.66				
20 Year Certain and Life	3398.53				
40% Joint And Survivor Annuity	3633.31	1453.32			
50% Joint And Survivor Annuity	3542.63	1771.32			
66 2/3% Joint And Survivor Annuity	3400.96	2287.42			
75% Joint And Survivor Annuity	3234.17	2500.63			
100% Joint And Survivor Annuity	3149.19	3149.19			
50% Joint And Survivor Reversion Annuity	3491.23	1745.62	4047.80		
100% Joint And Survivor Reversion Annuity	3069.04	3069.04	4047.80		
	Before 62	After 62	Survivor	Reversion Before 62	Reversion After 62
Social Security Leveling Annuity	0.00	0.00			
40% Joint And Leveling Annuity	0.00	0.00	0.00		
50% Joint And Leveling Annuity	0.00	0.00	0.00		
66 2/3% Joint And Leveling Annuity	0.00	0.00	0.00		
75% Joint And Leveling Annuity	0.00	0.00	0.00		
100% Joint And Leveling Annuity	0.00	0.00	0.00		
50% Joint And Leveling Reversion Annuity	0.00	0.00	0.00	0.00	0.00
100% Joint And Leveling Reversion Annuity	0.00	0.00	0.00	0.00	0.00
15 Year Certain and Life Leveling Annuity	0.00	0.00			
20 Year Certain and Life Leveling Annuity	0.00	0.00			
	Before 65	After 65	Survivor	Reversion Before 65	Reversion After 65
Social Security Leveling Annuity	0.00	0.00			
40% Joint And Leveling Annuity	0.00	0.00	0.00		
50% Joint And Leveling Annuity	0.00	0.00	0.00		
66 2/3% Joint And Leveling Annuity	0.00	0.00	0.00		
75% Joint And Leveling Annuity	0.00	0.00	0.00		
100% Joint And Leveling Annuity	0.00	0.00	0.00		
50% Joint And Leveling Reversion Annuity	0.00	0.00	0.00	0.00	0.00
100% Joint And Leveling Reversion Annuity	0.00	0.00	0.00	0.00	0.00

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#7820 P.041 /045

Report ID: rxr75acu(PSPRD89)		JPMorgan Chase CALCULATION WORKSHEET		Page No. 40 Run Date 08/21/2007 Run Time 14:40:58	
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/31/2007
Employee ID		Social Security		Employee	Bilello, Frank J
SCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	08/30/2007
<hr/>					
WINNING BENEFIT SUMMARY					
<hr/>					
			Life Annuity	Lump Sum	
			-----	-----	
(1)	Cash Balance Benefit		3709.89	565241.30	
(2)	Chemical 12/31/90 Benefit				
(a)	Old Chemical 12/31/90 Benefit		1765.89	246591.71	
(b)	TCB Chemical 12/31/87 Benefit				
(c)	Horizon 12/31/89 Benefit				
(d)	Chemical 12/31/96 Cash Balance Account		1566.86	218798.68	
(3)	Chemical 12/31/96 Benefits				
	Greater of (2a),(2b),(2c),(2d)		1765.89	246591.71	
(4)	Chemical Frozen FAP Benefits				
(e)	MHF 12/31/92 Benefit		365.62	37091.60	
(f)	12/31/96 Chemical Final Pay Benefit		265.62	37091.60	
	Greater of (e,f)				
(5)	Chase 12/31/89 Benefit				
(6)	Chase 12/31/96 Benefit				
(g)	12/31/96 1% Career Average Minimum				
(h)	12/31/96 CRA Balance				
	Greater of (g,h)				
(7)	1997 Pay Credit Account		146.40	20443.38	
(8)	Total Minimum Benefit = (3)+(4)+(5)+(6)+(7)		2177.91	304126.69	
(9)	Interest Adjustment For Period From BCD To EOD				
(10)	Benefit Payable				
	Greater Of (1),(3),(9)		3709.89	565241.30	

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#7820 P.042 /045

Report ID: rxr75&cu(PSPRD89) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 41  
 Run Date 08/31/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilello, Frank J
SCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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ALTERNATE BENEFIT SUMMARY

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Single Life Annuity Alternate Benefit

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SLA Alt Ben Heritage 12/31/92(Pre89 Formula) = 12/31/92 Alt Ben Chem FP + ERF Alt Ben Her 12/31/92(Pre89 Formula)

SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.86000
12/31/92 Alt Ben Chemical FP	2048.86000
ERF Alt Ben Heritage 12/31/92(Pre89 Formula)	1.00000

---

SLA Alt Ben 1% Final Pay Piece = 12/31/96 Chem FP Min + ERF Alt Ben 1% Final Pay Piece

SLA Alt Ben 1% Final Pay Piece	265.62000
12/31/96 Chem FP Min	265.62000
ERF Alt Ben 1% Final Pay Piece	1.00000

---

SLA Alt Ben Cash Balance = Alt Ben Cash Bal @ BCD/Max ANGATT,MOGATT Annuity Factor

SLA Alt Ben Cash Balance	1859.90000
Alt Ben Cash Bal @ BCD	259719.52000
Max ANGATT,MOGATT Annuity @ AGLA 4 * 12	139.641600

---

Alt Ben SLA Total = ((SLA Alt Ben Heritage 12/31/92 Pre89 Formula + SLA Alt Ben 1% Final Pay Piece) + (SLA Alt Ben Cash Balance \* 1))

Alt Ben SLA Total	41741.38000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.86000
SLA Alt Ben 1% Final Pay Piece	265.62000
SLA Alt Ben Cash Balance	1859.90000

---

Lump Sum Alternate Benefit

---

LS Alt Ben Heritage 12/31/92 (Pre89 Formula) = SLA Alt Ben Heritage 12/31/92 (Pre89 Formula) \* Alt Ben Her 12/31/92 Ann -> LS

LS Alt Ben Heritage 12/31/92 (Pre89 Formula)	286105.090000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
Alt Ben Her 12/31/92 Ann -> LS	139.640000

---

LS Alt Ben 1% Final Pay Piece = SLA Alt Ben 1% Final Pay Piece \* Alt Ben Annuity -> LS 1% FP

LS Alt Ben 1% Final Pay Piece	37091.60000
SLA Alt Ben 1% Final Pay Piece	265.620000
Alt Ben (Annuity -> LS) - 1% FP	139.641600

---

Alt Ben Cash Bal @ LSD

Alt Ben Cash Bal @ LSD	259719.520000
------------------------	---------------

---

Alt Ben LS Total = ((LS Alt Ben Heritage 12/31/92 Pre89 Formula + LS Alt Ben 1% Final Pay Piece) + (Alt Ben Cash Bal @ LSD \* 1))

Alt Ben LS Total	583917.310000
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#7820 P.043 /045

Report ID: rxy75acu(PSPRD69) JPMorgan Chase  
 CALCULATION WORKSHEET Page No. 42  
 Run Date 08/31/2007  
 Run Time 14:40:58

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Plan Name	CMB	Calculation Name	EST040589	As of Date	08/31/2007
Employee ID		Social Security		Employee	Bilello, Frank J
BCD Dt	10/01/2007	Calc Date	08/21/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

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LS Alt Ben Heritage 12/31/92 (Pre89 Formula)	286106.090000
LS Alt Ben 1% Final Pay Piece	37091.600000
Alt Ben Cash Bal @ LSD	255719.520000

---

50% J&S Alternate Benefit

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50% J&S Alt Ben Her 12/31/92(Pre89 Formula) - Alt Ben Her 12/31/92 Reduced + Chase CMB 50% J&S Factor,Max 1	
50% J&S Alt Ben Her 12/31/92 (Pre89 Formula)	1843.970000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
Chase CMB 50% J&S Factor,Max 1	0.900000

---

50% J&S 1% Final Pay Piece - Alt Ben 1% Final Pay Reduced * Chase CMB 50% J&S Factor,Max 1	
50% J&S 1% Final Pay Piece	239.060000
50% J&S Alt Ben 1% Final Pay Piece	265.620000
Chase CMB 50% J&S Factor,Max 1	0.900000

---

50% J&S Alt Ben Cash Bal - SLA Alt Ben Cash Balance * Chase CMB 50% J&S Factor,Max 1	
50% J&S Alt Ben Cash Bal	1673.910000
SLA Alt Ben Cash Balance	1859.900000
Chase CMB 50% J&S Factor,Max 1	0.900000

---

Alt Ben 50% J&S - ((Alt Ben Her 12/31/92 Reduced + 50% J&S 1% Final Pay Piece)+(100% J&S Alt Ben Cash Bal *1))	
Alt Ben 50% J&S Total	3756.940000
Alt Ben Her 12/31/92 Reduced	1843.970000
50% J&S 1% Final Pay Piece	239.060000
50% J&S Alt Ben Cash Bal	1673.910000

---

100% J&S Alternate Benefit

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100% J&S Alt Ben Her 12/31/92(Pre89 Formula) = Alt Ben Her 12 /31/92 Reduced * Chase CMB 100% J&S Factor,Max 1	
100% J & S Alt Ben Her 12/31/92 (Pre89 Formula)	1639.090000
SLA Alt Ben Heritage 12/31/92 (Pre89 Formula)	2048.860000
Chase CMB 100% J&S Factor,Max 1	0.900000

---

100% J&S 1% Final Pay Piece - Alt Ben 1% Final Pay Reduced * Chase CMB 100% J&S Factor,Max 1	
100% J&S 1% Final Pay Piece	212.500000
SLA J&S Alt Ben 1% Final Pay Piece	265.620000
Chase CMB 100% J&S Factor,Max 1	0.900000

---

100% J&S Alt Ben Cash Bal - SLA Alt Ben Cash Balance * Chase CMB 100% J&S Factor,Max 1	
100% J&S Alt Ben Cash Bal	1487.920000
SLA Alt Ben Cash Balance	1859.900000
Chase CMB 100% J&S Factor,Max 1	0.900000

---

Alt Ben 100% J&S - ((100% J&S Alt Ben Her 12/31/92(Pre89 Formula) + 100% J&S 1% Final Pay Piece) + (100% J&S Alt Ben Cash Bal *1))	
Alt Ben 100% J&S Total	3339.500000

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#7820 P.044 /045

JPMorgan Chase  
CALCULATION WORKSHEET

Report ID: xmr75acu(PSPRD80) Page No. 43  
Run Date 08/21/2007  
Run Time 14:40:58

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		Calculation Name EST040589	
Plan Name	CNB	Calculation Name	EST040589
Employee ID		Social Security	
BCD Dt	10/03/2007	Calc Date	08/21/2007
LS Dt	10/01/2007	Calc Time	14:35:45
		As of Date	08/21/2007
		Employee	Bilello, Frank J
		Reason Code	Termination
		Event Date	09/30/2007
<hr/>			
100% JES Alt Ben Har 12/31/92(Pre89 Formula) 1639.090000			
100% JES 1% Final Pay Balce 212.500000			
100% JES Alt Ben Cash Bal 1487.920000			

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#7820 P.045 /045

Report ID: exr7Sacu(P6SPR089)

JPMorgan Chase  
CALCULATION WORKSHEETPage No. 44  
Run Date 08/21/2007  
Run Time 14:40:58

		Calculation Name: EST040589			
Plan Name	CMB	Calculation Name	EST040589	As of Date	08/21/2007
Employee ID		Social Security		Employee	Bilcliffe, Frank J
RCD Dt	10/01/2007	Calc Date	08/31/2007	Reason Code	Termination
LS Dt	10/01/2007	Calc Time	14:35:45	Event Date	09/30/2007

\*\*\*\*\* END OF REPORT FOR EMPLOYER 040589 \*\*\*\*\*